

BUSINESS EDUCATION WORLD

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DECEMBER
1950

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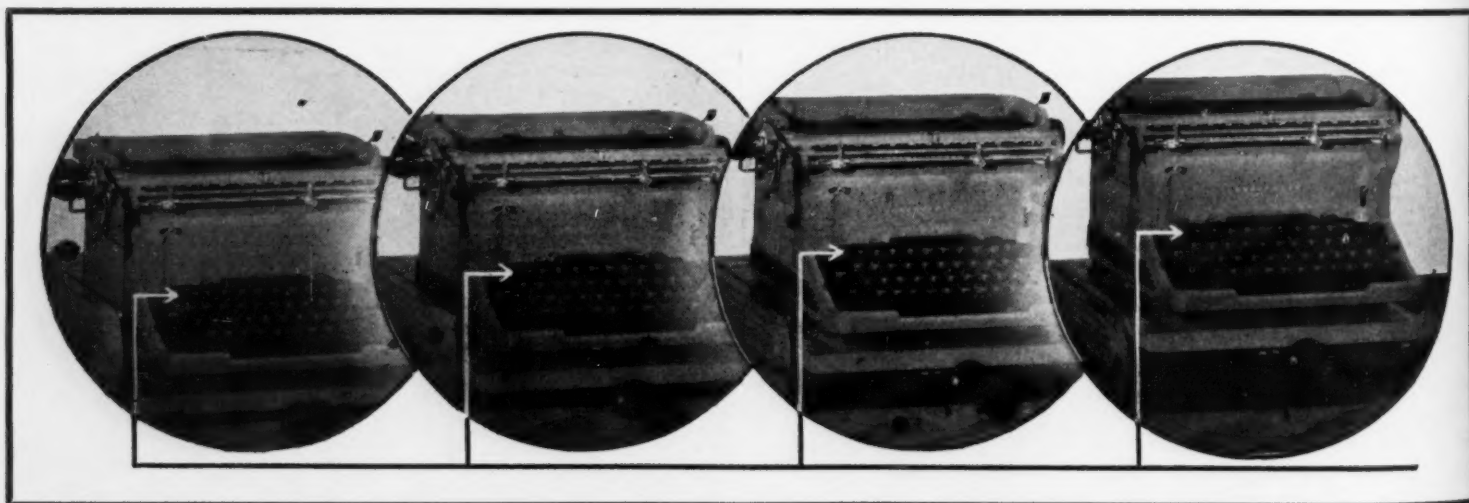


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BUSINESS SCENE

■ **The Credit Curbs**—The Federal Reserve Board tightened a clamp on retailers: by its rules on installment credit, FRB suddenly whittled a big slice out of the buying power of U. S. consumers.

• **Terms.** The curbs make it harder, though not so hard as during World War II, for people to buy many of the things they want. On autos, buyers still put down one third, but they have to pay off the balance in 15 months instead of 21. On appliances, minimum cash payment has been upped from 15 to 25 per cent; on household furnishings, upped from 10 to 15 per cent—and in both categories the buyer must clean up payments in 15 months instead of 18.

• **Business Problem.** Thus, U. S. businessmen once again find themselves dealing with a special forecasting problem—trying to predict the fluctuations of a controlled economy. The basic trend today is inflationary—toward higher and higher incomes, more and more spending. Opposing this trend are the special controls the Government is putting on. What happens to general business at any particular time will depend on how these opposing forces work out.

If controls aren't tough enough, purchasing power will outrun the supply of goods available for consumers to buy. If controls are too tough, there will be a temporary deflation in spite of the upward pressure on incomes. The balance will always be swinging one way or the other.

• **Wincings.** To some retailers the curbs were a shock and an outrage. By the loudest, the curbs were heralded as a catastrophe. Many economists think, however, that consumer buying power is growing so fast that it can take the new curbs in stride for the next few months.

Autos are sure to be hurt, particularly in the middle-price lines and in used-car sales. Big-ticket appliances and television will suffer.

■ **Christmas Prospects** — Department stores are still banking on a good, but not terrific, Christmas this year. Major store executives believe that the number of units sold will be about even with last year, with dollar volume up 8 or 10 per cent because of price increases.

Retailers aren't very worried; one fact that consoles them is the fact that "hard stuff," like big appliances, are not usually Christmas fare anyway. Retailers see a shift in demand, believing that "people who haven't enough money to buy appliances now will simply use what they have for something else," as one said.

Stores take it for granted that Christmas buying this year will fall into the traditional patterns—toys, jewelry, small appliances, men's and women's clothes, all the things customers buy all year, only with a red ribbon around them. Some retailers still think TV sets will be a big mover despite the curbs.

■ **Construction Switch**—If retailers are protesting curbs, so are home builders. The Government experts are asking for 800,000 starts of new homes in 1951, but industry spokesmen claim that the curbs will reduce home starts to 500,000.

What the Government wants is more plant construction instead of more home construction. With more production facilities, unit costs can be kept down, demands can be met, inflation can be curbed. The pressure on expansion is especially hard in the steel industries.

Already, in addition to cash curbs, the Government has banned construction of such nonessentials as night clubs and race tracks. Commercial buildings, schools, and hospitals are exempt from present bans.

Forecasts in construction for 1951 include these: 50 per cent more outlay for industrial building; doubled outlay (from \$200 million to \$450 million) on atomic energy; quadrupled military spending; highway building even over this year's expected record total of \$2 billion; and 5 to 10 per cent more public works.

■ **What Office Workers Do During a Plant Strike**—The Associated Industries of Cleveland asked member companies, "What did you do with your white-collar workers when production workers went on strike?"

• *Two of the ten companies* that had had strikes had trouble with the union over bringing white-collar workers into their plants. They had to obtain a court injunction barring pickets from stopping office workers. Unions involved with seven other companies gave white-collar workers free entry; one admitted only executives and supervisors, and in

that case the company did not try to get others in—they didn't work and they weren't paid.

• *Five companies* of the ten kept their full office complement working full time. One company reported, "Those who weren't needed in the offices worked in the plant doing maintenance work under regular foremen. Some wore blisters on their hands, but their spirit was excellent."

Another company kept its office people busy loading and shipping supplies from inventories.

Four of the companies arrived at a compromise solution—keeping some office help, furloughing others. One such company had a nine-week-long strike. For eight weeks, all office people who had vacations coming took them. Then the company announced that all its office employees would have to take every second week off without pay. Fortunately, the strike ended then; nobody lost any pay. But the company says now that if it has another strike, it will put the part-time policy into effect after the third week.

• **Conclusions.** No two cases were handled exactly alike. This much appears to be true: If executives think a strike is going to be long and costly, then there's real point in office layoffs, starting with the least-efficient employees.

But the condition of the labor market in any area affects that decision, too. If the labor market is tight, any capable employees who are laid off by a strikebound company will usually find jobs elsewhere. Then they have to be replaced when the walkout ends.

PEOPLE

■ Collegiate Appointments—

• **EVELYN CAUSEY**, from the University of Florida, to Memphis State College.

• **JOHN E. BINNION**, from Sawyer (Kansas) High School, to the Business Education Department of New Mexico Highlands University.

• **ROBERT I. PLACE**, from the Sturgeon Bay (Wisconsin) High School to the Kearney (Nebraska) State Teachers College.

• **MISS VAUNCILLE BRADY**, from Pueblo Junior College, to the University of Florida, at Gainesville.



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PROFESSIONAL REPORT



Donald Mulkerne . . . practice teachers



Frank Lanham . . . teacher trainer

• DONALD J. D. MULKERNE, newly awarded his doctorate at Teachers College, Columbia University, to the Milne School of the State College for Teachers at Albany as supervisor of student teachers in Business Education. Doctor Mulkerne earned his Doctor of Education degree under the direction of DR. HAMDEN L. FORKNER. Dissertation: “The Nature of Experiences and Practices in the Organization and Administration of Business-Education Student-Teaching Programs.”

• ALBERT D. STERKX, Army veteran and master's graduate from Louisiana State University, to an instructorship in Office Techniques and Management at the University of Maryland, at College Park.

• JAMES MAXWELL, from the Lander (Wyoming) High School, to the University of Wyoming.

• HAROLD H. GREEN, from the University of Pittsburgh, to Indiana University.

• FREDERICK SEGAL, former assistant professor at Champlain College, to Adelphi College as assistant professor of retailing.

• MRS. MARY E. RESTIVO, former teacher at Murray Vocational School, has become head of the typewriting department at Rice Business College, Charleston, South Carolina.

■ Promotions—

• FRANK W. LANHAM, for the past three years instructor in accounting and secretarial training in the School of Business Administration at the University of Michigan, has been appointed Teacher-Trainer for office occupations and lecturer in vocational education in the University's School of Education. In addition to his University class

work, Mr. Lanham will offer leadership and consultative services to business education groups and school administrators throughout the state.

• To new posts as first assistants (department heads) in New York City high schools: GEORGE GETZ, to Christopher Columbus High School; JOSEPH GELB, to Erasmus Hall High School; IRVING BLOCK, to Midwood High School; DAVID A. SIEGEL, to Andrew Jackson High School; and ISADORE J. FEUER, to Bayside High School.

• At Adelphi College, BYRON I. HUNT, a member of the faculty for three years, has been promoted to the position of co-ordinator of the Retailing program of the school; and MARIAN J. COLLINS has been promoted to the rank of assistant professor in charge of the Business Education program.

• C. M. FORREST, JR., graduate and former instructor of The Citadel, promoted from instructor to director of the School of Business Administration at the Rice Business College, of Charleston, South Carolina.

■ **Private Lives**—MARY E. CONNELLY is on leave from Boston University this year. She is acting as office manager of Glen J. Harvey & Company, dealers and distributors of automotive parts at Saranac Lake, New York. Reason: to help her sister, who recently inherited the business upon the sudden death of her husband.

Says Miss Connelly, “I miss the classroom, and I feel that nothing can take the place of working with young people and with teachers. However, I am going to bring back some very valuable first-hand ex-



Robert Henry . . . D.E. head in New York

perience when I return to Boston University in September, 1951."

■ Administrative Appointments —

• ROBERT R. HENRY, instructor in Retailing at the New York State Institute at Utica, has been appointed State Supervisor of Distributive Education for New York. A master's graduate of the Albany State College for Teachers, he has long been active in the state's D.E. affairs—just last year he received the Governor's Award for the service he rendered to the field of Retailing through talks he gave under the sponsorship of the State Department of Commerce. He is also author of several bulletins for New York D.E. teachers.

• JAMES C. TAYLOR, erroneously reported in BEW in October as leaving his post as D.E. Director of the University of Houston to become Director of the downtown branch of the University, should have been reported as continuing as University D.E. Director while assuming the extra duties of Director of the downtown branch.

■ Business Appointments—

• FRED JARRETT, until recently Canadian manager of the Gregg Division of McGraw-Hill of Canada, resigned his position to return to Underwood Limited, Canadian manufacturer and distributor of Underwood typewriters. He joins Underwood as Canadian Director of School Services.

A former typewriting champion and author and coauthor of many works in typewriting, Mr. Jarrett was for many years an expert demonstrator for Underwood before he left Underwood to join Gregg a few years ago. Comment by Mr. Jarrett: "It is nice to have a brand new job

that still maintains contacts with my old friends and customers."

Mr. Jarrett's position with the Gregg Division is now being filled by KEITH THORPE, of the staff of McGraw-Hill of Canada.

■ Bereavement—

• GEORGE L. HOFFACKER, head instructor in bookkeeping at Boston Clerical School from 1915 until his retirement in June, 1947. He had taught in Boston schools for 35 years and was a past president of the New England High School CTA.

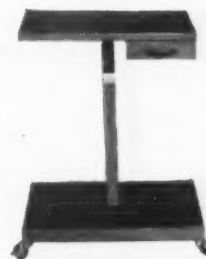
• GEORGE PRESTON ECKLES, Gregg representative from 1919 until 1939, died late this past summer at 82. A past president of EBTA, he had been Director of Business-Teacher Training, University of Pittsburgh, prior to joining the Gregg staff and had taught in several Pennsylvania high schools.

GROUPS

■ On to Cleveland!—That's the cry for the 5,000 members of the National Business Teachers Association and of the newly formed National Council and Association of

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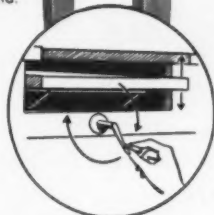


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Private Business Schools, cosponsors of this year's Christmas convention of business educators in Cleveland, Ohio.

TIME: December 27-30.

PLACE: Cleveland Hotel

THEME: Human Side of Business Education.

- *Separate programs* for the two organizations have been prepared, but they are so arranged that the two programs dovetail perfectly, and members of both groups are welcome to attend any of the meetings.

- *General chairman* of local arrangements for NBTA is HOWARD E. WHELAND, of John Hay High School, according to an announcement from President O. M. CORRELL. He will be aided by ex-President JAY GATES, WILLIAM L. MOORE, and J. C. FRANKS, all of Cleveland.

- *Convention committees* will be headed by the following: Registration, MRS. HENRIETTA WILSON; Hospitality, ELSIE M. PIKE and GLADYS KOCHMIT; Information, H. E. ASEL-TINE; Equipment, ELLSWORTH HOLDEN; Publicity, PHILLIP WHITE; Banquet, MRS. WILLA BROWNFIELD; Programs, ANNA PETERS; and Reception, MYRTLE CRATTY.

- *The program*, which was outlined in last month's BUSINESS EDUCATION WORLD, covers four days' activities:

WEDNESDAY, December 27: General sessions of NA&CBS.

THURSDAY, December 28: General sessions of NA&CBS during day, opening session of NBTA at 8:00 p.m.

FRIDAY, December 29: Sessions of NBTA during day, NA&CBS banquet at 6:00 p.m.

SATURDAY, December 30: NBTA sessions during day, NBTA banquet and ball in the evening.

- *Special High Lights.* A luncheon and style show at Higbee's Department Store, with Ohio humorist DUSTY MILLER as speaker, will be sponsored on Friday by the private-schools sectional group of NBTA.

Speakers at the opening session will be DR. CHARLES G. REIGNER, president of the H. M. Rowe Company, and J. ARCHER KISS, sales consultant, of Chicago. Speaker at the banquet will be DR. J. O. CHRISTIANSON, University of Minnesota, who will discuss "Keeping America Strong."

■ **11th Annual Research Contest** — Judges for the 1950 Research in Business Education contest will be DR. JESSIE GRAHAM, Los Angeles



O. M. Correll . . . NBTA President

Supervisor of Business Education; PROF. J. ANDREW HOLLEY, head of the department of Business Education at Oklahoma A. & M.; and DR. MARION LAMB, chairman of the department of Business Education at the University of Houston.

- *Eligible* for the contest are all master's studies, doctor's studies, and independent researches completed between January 1, 1950, and December 31, 1950. Researches that have been used as the basis for articles in nationally distributed magazines, however, are not eligible.

- *Top prize*, of course, is the distinction of winning. Related honors, however, include publication of the study by Oklahoma A. & M. and presentation of fifty copies of the publication to the author.



RUPERTO V. TANKEH, 19, a Filipino, flew all the way from Manila to attend classes at Pace College in New York City. He is shown above with Provost Edward J. Mortola after the 8,659-mile flight. Mr. Tankeh is taking the degree course in accounting and business; hopes to take over management of family's business in Manila. He is living with Mr. and Mrs. Jorge Teodoro, Philippine delegate to the U.N. Mrs. Teodoro, who is his cousin, recommended the school to his family.

- *This is the eleventh annual contest* sponsored by Delta Pi Epsilon, national graduate fraternity in business education. Winners in the past were:

1940, J. MARSHALL HANNA; 1941, T. JAMES CRAWFORD; 1942, DOROTHY C. FINKELHOR; 1943, DONALD C. FULLER; 1944, STEPHEN J. TURILLE; 1945, WILLIAM M. POLISHOOK; 1946, ARNOLD E. SCHNEIDER; 1947, ALTON E. PARKER; and 1948, DOROTHY E. VEON. Winner of the 1949 contest will be announced at the annual banquet, to be held this year in conjunction with the NBTA convention in Cleveland.

Copies of the winning studies are available from the department of Business Education at Oklahoma A. & M. College, Stillwater.

- *Contestants* for this year's honors are invited to forward their studies, express prepaid, to the chairman of the Research Award Contest, DR. H. G. ENTERLINE, Indiana University School of Business, Bloomington, Indiana.

■ New Officers of Regional Business Education Associations—

- *Utah:* EVAN CROFT (Brigham Young University), president; ADELBERT FARNSWORTH (Ogden High School), vice-president; VERNON S. MOORE (Henager School of Business), secretary; NORMA K. SWIGART (L. D. S. Business College), treasurer; and JOSEPH C. ADAMS, LEAH S. ROBINSON, LILLIAN MURPHY, JESSIE COWLEY, and ELDON L. REESE, directors.

■ **19th Year for NCHSTA**—The National Catholic High School Typists Association, sponsors of the annual "Every Pupil Typing Contest," will conduct its annual competition again next spring—the nineteenth. The first round will be held on March 8; the finals, April 19.

- *Officers* of the organization include G. W. GATSCHET (St. Joseph's College, Hays, Kansas), president; SISTER M. IVAN, vice-president; SISTER M. LUCIDA, secretary; and SISTER M. ILDEFONSO, assistant secretary. Treasurer and national director of the contest is REV. MATTHEW PEKARI, O.F.M. Cap. (St. Joseph's College, Hays, Kansas), from whom application forms and complete contest details may be obtained.

■ **Catholic Economic Association**—The ninth annual meeting of the Catholic Economic Association will be held at the Palmer House, in Chicago, on December 27, in conjunction

tion with the annual meeting of the American Economic Association. Theme: "Monetary and Credit Problems in the Light of Christian Philosophy."

SCHOOLS

■ **Paul Pair to Stenograph**—PAUL M. PAIR, after several years as director of The Gregg School in Chicago, resigned to accept appointment as educational director for Stenographic Machines, Inc., and director of the firm's new school, the Chicago College of Commerce. Stenographic Machines, Inc., are manufacturers and distributors of the Stenograph shorthand machine.

Mr. Pair's initial duties will be in the expansion and direction of the College's program at its new location on Michigan Avenue. Says Mr. Pair: "We have a beautiful new school, which, in my experience, is unmatched anywhere. It is completely air conditioned and beautifully decorated."

The vacancy created at Gregg College by Mr. Pair's resignation has been filled by appointment of Mr. Roy E. Poe, formerly of Golden Gate College.

■ **Master's at Wyoming** — Writes ROBERT L. HITCH, former BEW book-review editor and head of department at the University of Wyoming: "Business education in Wyoming is taking another step forward. A Master's Degree program will soon be offered at the University of Wyoming. It will be possible for all the work to be completed during summer sessions."

■ **A New Kinman School** — J. I. KINMAN, former president of the American Association of Commercial Colleges and owner of Kinman Business University in Spokane, has with two associates opened Kinman College in Santa Barbara, California. His partners are EDWARD B. HALLOR and ROBERT B. JACKSON, both CPA's of Santa Barbara.

■ **Business School Enrollments Down**—The Dean W. Geer Company's fall enrollment survey, an annual service to business school proprietors, reports findings that indicate attendance in private commercial schools is down about 9 per cent from a year ago. The 1949 survey found enrollments up 11 per

Professional Report
continues on page 208

ON THE WAY!

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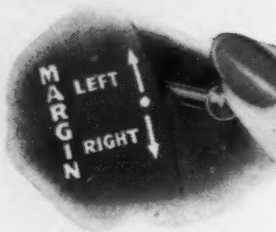
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BUSINESS EDUCATION WORLD

Volume 31 • Number 4

DECEMBER, 1950



SPECIAL TRAINING programs, therefore, are inaugurated to train other students, too, for Christmas jobs. Above: Training group at Lowell (Mass.) High School learns to use sales checks from Lowell co-ordinator, Claire A. Quigley.



PROVIDING TRAINED Christmas extras is a service that the D.E. departments of many high schools provide the businessmen in their communities. Normally, the number of extras needed far exceeds the number of students majoring in D.E.

Photos from The Lowell Sun

How to Organize a Ten-Hour Course for Christmas "Extras"

MARIAN R. BALBONI
Massachusetts Assistant Supervisor
of Distributive Education

It is generally agreed that the Distributive Education program, if it is to fill the need for which it was originally intended, must offer a comprehensive training program to the local community. Pre-Christmas training of high school students, to prepare them for Christmas part-time employment in local stores, must be considered a part of that comprehensive training program.

During World War II, Massachusetts—like many other states—organized pre-employment training classes for such workers. A few of the classes were then composed of adults, mostly housewives; but the majority of programs were offered in secondary schools to high school students who were sixteen or more years old. By the close of the War, the pre-Christmas training program for high school students had become an integral part of the Distributive Education offering.

As a service to local merchants, the pre-employment training of Christmas part-time extras cannot be surpassed. It offers the local co-

operating merchants a trained pool from which to select their part-time Christmas help. When the students are carefully selected on the basis of scholarship and school citizenship and are allowed to be dismissed early from school, part-time work in the local retail stores then becomes a privilege, and Retailing achieves dignity in the eyes of the teenager.

The program of training used in such pre-employment courses varies, depending on the time and type of students involved. The Boston program, for example, is quite different from the one to be described here, which is based in great part on that used in Pittsfield High School and which is typical of the programs in other Massachusetts high schools.

It is a program requiring four afternoon sessions of two and a half hours each. An alternate is to schedule five sessions of two hours each. This program can be scheduled for two or three sessions a week, and the training can therefore be completed in two weeks.

The School Administrator — Before the D.E. co-ordinator contacts the merchants of the community to

measure their interest and needs for Christmas part-time workers, it is essential for the school administrator to understand clearly the aims, objectives, and procedures of the program.

From the school official, the following information should be obtained, for it is basic to organizing the program: (a) What is the policy of the high school concerning early work dismissals? (b) On what dates may students be dismissed early from school for part-time Christmas work? (c) What afternoons are available for scheduling the training sessions?

The Merchants—Early in October,* the secretary of the Retail Trade Board of the Chamber of Commerce should be contacted and the general outlines of the program be established. An accurate survey should be conducted among all the retail stores in the community.

The information to be garnered in the survey, possibly obtained

*BUSINESS EDUCATION WORLD regrets that this contribution could not have been published early in the fall, in time for the reader to make full use of the schedules suggested by the author. Publication is made now in the hope that the author's other suggestions, particularly those outlining the training sessions, will still be of immediate service to readers.

through a questionnaire to merchants or through interviews, should answer these questions: (a) How many high school extras will each store need during the Christmas season? (b) Of this number, how many will be needed December 1, 8, 15, 20? (c) Of these, how many will be needed to report for work at 12:00, 1:00, 2:00, and 3:00? (d) Will the merchants co-operate with the school authorities and make their selection of all high school Christmas extras through the co-ordinator's office? (e) Will the merchants take the co-ordinator's selection or do they wish to interview potential candidates and make their own choices?

The merchants should be encouraged to interview potential candidates and to make their own choices, for this procedure removes from the co-ordinator the responsibility for student placements.

■ **Student Recruiting**—The co-ordinator does not normally recruit

high school candidates for the training program until the survey of merchants is completed.

• **Announcement of Program.** The privilege of being trained and allowed to leave school early for work before Christmas may be announced to the high school student body in any of the following methods: (a) use of the high school's daily bulletin; (b) use of the high school newspaper; (c) use of a special memorandum distributed to all home-room teachers, to be read during the home-room period; and (d) having an announcement made at a school assembly by either the high school principal or the co-ordinator.

• **Screening the Applicants.** In making the announcement, the co-ordinator must make certain that the following restrictions will be observed: (a) All registrations must be made with the co-ordinator in the co-ordinator's office. (b) Student candidates must be maintaining

passing grades in all subjects. (c) Students must have satisfactory attendance records.

(d) No student will be placed in a position unless he has a record of 100 per cent attendance at the training classes. (e) The responsibility of making up work missed during this work period rests entirely with the student. (f) The student must work the entire pre-Christmas period for which he is hired; if he is involved with extracurricular activities, he should not apply for Christmas work.

It is the co-ordinator's responsibility to check carefully the scholastic and attendance records of each candidate before admitting him to the training classes.

An effort should be made to train only those candidates for Christmas work for whom placement is fairly certain. By all means, the co-ordinator should avoid training candidates for whom there is no placement.

Outline for a Course of Four 2 1/2-Hour Sessions

SESSION I

- I. What is selling?
 - A. Selling is a profession.
 - B. Importance of salesperson:
 1. Customer viewpoint.
 2. Store viewpoint.
 3. Salesperson's viewpoint.
- II. Store relationship:
 - A. Importance of getting along with people.
 - B. Getting along with your supervisor.
 - C. Getting along with fellow-workers.
 - D. Getting along with customers.
- III. Personal qualities needed for success on the job:
 - A. Personality factors.
 - B. Physical development and health.
 - C. Appearance.
 - D. Dress.
 - E. Disposition.
 - F. Voice and speech.
 - G. Correct English.
 - H. Mental attitudes for successful selling:
 1. Toward the employer.
 2. Toward the co-worker.
 3. Toward the customer.

SESSION II

- I. Pre-approach:
 - A. Customer invited by store.
 - B. Salesperson receives impression of customer.
 - C. Customer receives impression of salesperson.
- II. Approach:
 - A. Characteristics of a good greeting.
 - B. Elements of a good approach.
 - C. Types of greeting.
 - D. First impressions are lasting.

III. Body of sale:

- A. Ascertain customer's needs and consider them.
 - B. Know your merchandise.
 - C. Be sincere and enthusiastic about positive selling points of merchandise.
 - D. Use the *You* viewpoint.
 - E. Dramatize presentation of merchandise.
 - F. Show by your attitude your own appreciation of merchandise.
- ### IV. Closing of sale:
- A. Help customer decide.
 - B. Know and perform store system expertly and efficiently.
 - C. Make leave-taking pleasant.
 - D. Thank customer.
- ### V. Suggestion selling:
- A. Why suggestion selling?
 - B. What to suggest.
 - C. Use imagination in selling, in suggestion selling, in substituting merchandise.

SESSION III

- I. Finding merchandizing information:
 - A. Importance of merchandise information.
 - B. What salesperson should know about product or merchandise selling points.
 - C. Sources of merchandise information.
 1. Within the store.
 2. Outside the store.
- II. Care of merchandise:
 - A. Care of stock—one of salesperson's responsibilities.
 - B. Benefits of good stock-keeping.
 - C. Caring for the merchandise.
 - D. Preventing lost sales.

III. Housekeeping duties:

- A. Store housekeeping one of salesperson's duties.
- B. Housekeeping responsibilities.
- C. Prevent accidents and fire.
- D. Avoid waste in store:
 1. Waste of materials.
 2. Waste of time.
- E. Avoid offending customers.

SESSION IV

- I. Store rules and regulations:
 - A. Reason for rules and regulations.
 - B. Rules and regulations affecting employees.
 - C. Rules and regulations affecting the customer.
- II. Cash register system:
 - A. Purpose of system.
 - B. Purpose of cash register rules and regulations.
 - C. The cash register.
 - D. Ringing up a sale.
 - E. Procedure of making change.
 - F. "Buying" change.
 - G. Balancing cash.
 - H. Tallies.
 - I. Common errors.
 - J. "Don'ts."
- III. Sales check system:
 - A. Importance of accuracy and legibility.
 - B. The salesbook.
 - C. Kinds of sales transactions:
 1. Cash sales.
 2. Charge sales.
 3. C. O. D. sales.
 4. Employee discount sales.
 5. Exchanges.
 - D. Sales with tax.
- IV. Simple arithmetic.
- V. Wilmark system.

■ **Trainee Registration**—Most co-ordinators utilize some sort of registration card that is filled in by each candidate and signed by the candidate's parents or guardians. The card can serve also as a permanent record of the training and placement of the pupil.

• *On the front of the card* provision should be made for this information: (a) Name. (b) Address. (c) Age. (d) Home room. (e) Telephone number. (f) Curriculum and year. (g) Are you now failing any subject? (h) How many times have you been tardy this year? (i) How many times have you been absent this year? (j) Permissive statement of parent or guardian; as, "The above student has my permission to be dismissed from school for part-time work during the Christmas season. Signature. . . ."

• *On the back of the card* provision should be made for this information: (a) If you have already applied for store work, list the stores. (b) In which store would you like to work? Give two choices. (c) Training dates. (d) Number hours credit. (e) Teacher's rating. (f) Placement. (g) Beginning date. (h) School dismissal time.

■ **Placement Activities**—Placement activities should begin *before* the training program starts.

• *Before entering the training program*, registrants should be provided with a card of introduction they may use when applying for Christmas employment. Use of the card will avoid misunderstandings and will speed up the interview between the student and the merchant. The student presents the card at the outset of his job-application interview; the card must be returned to the co-ordinator with the signature of the store official, if the pupil is hired.

• *After completing the training program*, students should be given another card stating that the bearer has satisfactorily completed 10 hours of pre-employment training and that his scholastic and attendance records entitle him to the privilege of early school dismissal. These cards, signed by the co-ordinator, are then presented to the employers.

• *Follow-up of pupils* on the job is essential, for it is important to the school that there be no abuse of the employment privilege and it is important to the store that their extras be reliable.

Because time does not permit the co-ordinator to supervise adequately all the part-time workers on the

job, a Store Attendance Record serves as an excellent follow-up record on the early dissmisees. This record sheet lists each worker's dismissal time and time for reporting to work, and it provides space for a record of store hours worked and the immediate supervisor's signature.

■ **Sharing Responsibilities**—The co-ordinator must see that both students and faculty are aware of all details and their respective responsibilities.

• *All students* engaged in the program should be familiar with all rules and regulations governing early dismissal for Christmas work, including school regulations for registration, the dismissal schedule, parents' signatures, responsibility for making up classwork, use of requisitions for leaving the school building early, what to do in case of absence, and so on.

• *All faculty members* should be informed of all the rules and regulations that concern them. The co-ordinator must remember that every teacher in his school has many other responsibilities. Detailed instructions, together with a list of all privileged students, their dismissal times and dismissal dates, etc., should be distributed to all members of the faculty.

■ **Gathering Statistics**—At the completion of the training program and season's activities, statistics should be compiled (a) to form a basis for

The Contest Is On!

To all who love shorthand, the "event of the year" is the Annual O.G.A. Contest in shorthand penmanship, announced each December by *Today's Secretary* magazine. The transcript of the contest copy is given on page 208. See the December issue of *Today's Secretary* for full details, or write BEW.

comparison in future years, (b) to acquaint interested agencies with the results of the program, and (c) to form a basis for comparison with other communities.

The statistics should be presented in a report, and copies of the report ought to be sent to the superintendent of schools, the secretary of the Chamber of Commerce, the trade school director, the high school principal, and the state supervisor of distributive education.

■ **The Course of Training**—The accompanying short teaching outline has been prepared as a suggested guide and should not be considered as a rigid or required procedure. The material has been arranged for four sessions of two and a half hours each. Because of the length of the sessions, the co-ordinator is urged to allow a recess (five minutes minimum) every 45 minutes and to suggest to the pupils that they get up and walk around.

Fads and Fancies

Save this article. Don't read it while you are in a brisk, professional mood. Save this article until you need a lift, until you need to grin at us business educators a bit, until you need something to chuckle about. The author talks about an experience that every teacher who has wanted to be "progressive" has shared, and she asks us frankly and humorously—

How Theoretical Can We Get?

SISTER ANN MARITA, C.H.M.

St. Mary High School
Marshalltown, Iowa

Yes, I am beginning to wonder. How theoretical can we get? Are our unsuspecting pupils serving as "educational guinea pigs" for our trial-and-error methods of teaching business studies? I think I am fairly safe in generalizing and saying we instead of I.

■ **I Want a Type Racer**—Let me give you an example of theoretical

wandering. Maybe you've had an experience like this one.

Sometime ago I read in a business education magazine an article by an author of repute (at least there was quite an imposing line of letters and titles following the name), in which the author expounded the MUST of using mechanical devices in developing rhythmic typing. The sure-fire success of machine devices, in this instance one I shall designate as a Type Racer, was guaranteed.

Thought I, "Well, I suppose I must get one."

So, I immediately set to work to find out all I could about a Type Racer. Sounds gullible, doesn't it? It isn't that, though; I just want to be progressive!!

■ **No Type Racer**—The local agencies for business machines were very sorry, but they had never heard of a Type Racer. But I didn't give up. The article said "you MUST have one if your students are to be successful typists."

Following a clue, I wrote to a company in my state. Type Racer? No, but we refer you to such-and-such a company in the East.

Ah! yes, the East. They have *everything!* Another letter — and wonderful results. Yes, a Type Racer could arrive at my front door (or back), well-crated, and C. O. D. for an amount that staggered me. Well, that called for a letter post-haste before the customer-avid company decided to send the machine to me on approval. Thus did the Type Racer pass quickly and quietly out of my life, and my students went right on typing 1-1-----2---1-2-3 instead of 1-2-3-4, 1-2-3-4.

■ **I Want a Metronome**—Then another magazine and another article. Rhythmic devices? By all means, but if you could not have a Type Racer (not again!), an ordinary metronome would be *just* the thing. And we *must* teach rhythm to all the students regardless of the speed or accuracy already developed through daily constructive exercises and drills. (It did not read just that way, but I read between the lines.) That led me to the music department, the next logical step. Well, they had no metronome; but I, the typing teacher, must have one.

So the next day in class I proceeded thus: "You realize, I am sure, the importance of rhythm in typing. Unless you have rhythm, you can never hope to build up your speed and accuracy, for they are both the natural result of good rhythm in typing."

No one questioned my statement. The students felt, I am sure, that my statements were born of knowledge gained by experience. They did not even suspect that I had just read the night before, "You must develop rhythm in your pupil's typing."

I continued, "I could help you to develop this rhythm with the use of a metronome."

I was interrupted.

"Sister, what's a metronome?"

I was not too sure, myself, just

what it was; but I explained it *fully*.

"I am wondering whether any of you might have one at home that you are not using."

Silence. Well, maybe the next class would be more co-operative.

■ **I Get a Metronome**—Time passed and my next typing class filed in. They went through the usual warm-up period and listened to my important dissertation on the value of rhythm. Ah! a hand is raised. A metronome at last. But wait.

"We have one *somewhere* but I think it is broken and I really have no idea where it is."

My hopes were high. Each day I would prod the memory of the girl who had volunteered. Didn't she realize that she had in her possession the instrument that would help me develop competition for Tangora, Hossfield, *et al*?

And then my lucky day. A knock came on my classroom door and there stood Donna, metronome and all. I thanked her profusely, took it eagerly, and went in to my class. Now, we would go places!

I made a hasty introduction, wound the metronome, pushed down the slide to what I considered a good place to begin, and breathed a deep, deep sigh of contentment. But happiness is short-lived in this world.

"We can't hear it."

"That's too slow."

"No, I think it's too fast."

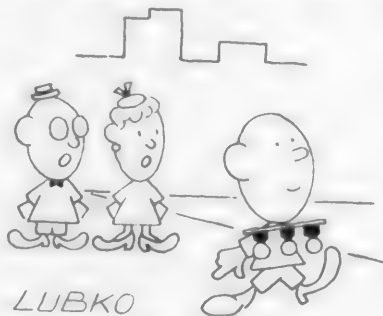
"That's what I say. I don't think we were doing so badly."

Those last two statements voiced my sentiments exactly, for the students really were learning to type; but then, the magazines *all* said, "Rhythm at any cost." I must have it.

"Very well, if you cannot type to the beat of the metronome, I'll beat out the time for you. I *know* that if you stay with my count and type in *rhythm*, you will soon increase both your speed and accuracy to a degree that will surprise you."

It did. It surprised me, too.

The accuracy and speed remained the same (if not a bit worse) and all the teachers on the floor won-



He: War hero?

She: No, Gregg student!

dered what we were constructing in the typing room. They heard my pounding with a thick ruler on a board—and it *could* be heard. It wasn't easy. I was practically exhausted at the end of every class, but I had to keep on working on it because all the leading educators said so.

■ **But, Whoa!**—Then a short time ago I read another article. The substance of it ran something like this: "The importance of rhythm in typing is *greatly* overemphasized. Maybe a little bit at the very beginning will help, but it must not by any means be continued after the pupils have acquired some degree of typing ability (not skill, mind you, but *ability*). It is a grave error to use a device for developing rhythm and expect all the pupils to type at that same level. Let each develop his own rhythm, and then he can develop his own speed and accuracy. But keep them all together? By no means."

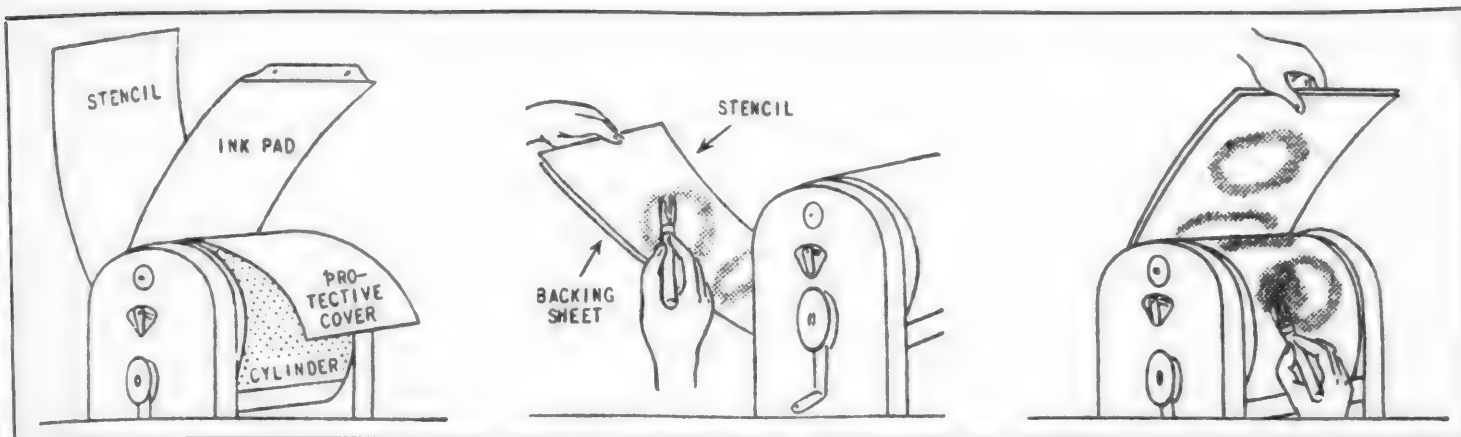
There it was, in black and white. Just what I had always thought anyway.

And besides, hadn't I had posted on my bulletin board since September a statement to the effect that no pupil was to become discouraged just because someone else in the class, or even everyone else in the class, could type at a higher rate of speed? Hadn't I told them that typing was a skill subject and as such we must expect varying degrees of skill because of varying degrees of co-ordination?

Shouldn't I have known that even animal trainers treat animals as individuals rather than expect all of them to perform exactly alike? If animals deserve this consideration, pupils may be worthy of it, too.

Am I saying that rhythm is not a fundamental factor in good typing? Not at all, if by rhythm one means "continuous, smooth typing." But I do maintain that it must be the servant of the pupil, not the pupil's master.

So my metronome sits idly on the top of the file and receives no more consideration than an occasional dusting. My ruler is used only for drawing lines, and my pupils are typing with a respectable degree of accuracy and speed—all because I have concluded that good common sense, well relished with initiative, tact, patience, and a thorough understanding of the principles of typewriting technique, are superior to theory that can be built up one day (by an author who knows) and found wanting the next.



STEP ONE is to mask cylinder, to keep black ink from coming through. Use stencil backing sheet. Then mount clean ink pad over mask and attach the stencil, ready to be run.

STEP TWO is to determine where you need ink to be. Extend stencil by hand, paint color circle on back of stencil around area where color is to be, then lay stencil over pad.

STEP THREE is inking pad. Circle transferred from stencil leaves mark on pad. Extend the stencil again and paint ink on area of pad. Replace stencil. You're ready to run color.

Color Mimeographing Is Fun and Is Easy to Do

WILLIAM A. RICHARDS, State Teachers College, Florence, Alabama

Somehow a legend has grown that color mimeographing is complicated, time consuming, and messy, and that it requires getting all the different colors of ink on the hands, clothes, and work tables. None of that is true. Color work is just as easy as black work.

■ **The Basic Technique**—If you know how to do regular black-and-white mimeographing, you know just about everything that is necessary. After all, you're still using stencils, and you're still planning to have ink come through the stencils where you want it and in the pattern you desire it. The only trick involved is learning how to get colored ink to come through instead of black ink.

If you want to print everything in one color—say, in red—instead of in black, you would simply drain out the black ink; remove the black, ink-soaked pad; clean the drum; put in colored ink; put on a clean pad; and start printing just as though you had simply cleaned up the machine and were starting fresh in black. If you were lucky enough to have two or three mimeograph machines and undertook a big color-mimeographing job, you might use a different ink in each machine.

Most operators, though, do not recommend putting colored ink into the drums, for some ink qualities may corrode the drum. Black doesn't corrode.

But most of us who do colored work aren't planning huge runs and don't want simply to run the job

in one color. We want to use our regular machine without decommissioning it for other work, and we want just some color—a splash here and there, as a touch of special attractiveness.

• **Step One** in preparing any machine is to remove the cloth ink pad, wipe off the traces of black ink showing on the outside of the cylinder, and block out the ink so that the black still in the cylinder cannot come through.

To block out the ink, place a regular protective cover or backing sheet from an old stencil over the diaphragm of the cylinder. That keeps the black ink in.

Now, mount a new, clean ink pad over the mask—you may have a pad you've used for the same color before.

Assuming that you have prepared the stencil, the layers around the drum will consist (see Illustration 1) of the masking sheet, the new pad, and the stencil.

• **Step Two** is to determine exactly where you should put the new colored ink on the ink pad. To make a guide for yourself, extend the stencil and paint with the ink brush a circle on the back of the stencil around the area where the color is to be. If you have two or three different colors, you will have two or three different circles. The circles will serve as guides when, in—

• **Step Three**, you carefully lay the stencil over the new ink pad and softly press it down. The ink

circles you have just drawn will transfer to the new ink pad. By lifting the stencil again, you will see the transferred circles, now on the pad.

Lay the stencil back over the paper table, out of the road, and paint the colored ink within the circle guides. Saturate each spot by inking it to a gloss, rubbing the ink into the pad thoroughly.

• **Step Four.** Now you are ready to lay the stencil once more—carefully—over the ink pad. You'll see the fresh, new, colored ink seep through the stencil. Run through the machine half a dozen sheets, slowly, to pick up the first heavy oozing of ink; then you're ready for regular printing.

Ordinarily you can run about 100 copies before it is necessary to replenish the ink. When the copies begin to appear faded, lift the end of the stencil again and draw it up and back off the pad; apply more ink, as before; then you are ready to start the run anew. The more lines and shading in a drawing, the more frequently the re-inking will be necessary.

■ **How Many Stencils?** — Many colors can be printed simultaneously. The only limitations are the number of colored inks you have available and the closeness of the inks.

• **Using One Stencil.** If you use more than one color on one stencil, the problem, obviously, is to keep the colors on the ink pad from running into one another. The ordinary

rule that helps here is to keep colors at least an inch apart; then the inks aren't likely to run together.

Another idea is to build a "wall" of correction fluid, right on the ink pad, around each colored part of the pad; doing this enables you to bring colors within a quarter-inch of one another. If you do this, put on the correction fluid as soon as you have transferred the "guide circle" in Step Two. Use the fluid generously, and let it dry before you paint in the colored ink, in Step Three.

• **Using Two Stencils.** When two or more colors are to appear close together, or when one color is superimposed on the other (like yellow dandelions on green grass), it is necessary to have a separate stencil for each color that must be close to another. If you wanted to print the picnic announcement shown in the last illustration, with the ants and the statement, "There's going to be a picnic" in brown, and with the toadstools in blue and other material on the toadstool stencil in red, you would need only two stencils, as shown in the illustration.

■ **Selection of Color**—Color "awareness" aids in the selection of color. Beautiful effects can be achieved on any model of stencil duplicator for use in advertisements, maps, announcements, and programs.

• **Basis.** Color should be introduced in illustrations rather than

in the reading matter. Pictures, not the printed matter, set the pace in getting attention. To get the best attention, an announcement must be bright, gay, exciting, and unexpected. Colors, tones, and proportionate areas for balance must be considered in order to produce the most pleasing effects.

A contrast in lines gives a kind of optical explosion to the copy, and the crossing of lines gives a visible crash to the page. Rather than being too unorthodox with patterns, it is best to follow the accepted standards of color harmony in the selection of color for copy. Some suggestions can be found in books of art and in color charts, or the color wheel may be referred to.

The operator should practice and experiment with the colored inks, especially if colored paper has been chosen for the work. Fortunately, good duplicating ink dries enough in about five seconds not to smear, so there is actually no intermixing of the hues of ink and paper. In fifteen minutes the ink should be thoroughly dry. However, colored inks take longer to dry than black ink, and some allowance should be made for this. The light inks, white and yellow, should be used only on backgrounds dark in value, and the darker inks on backgrounds of light value.

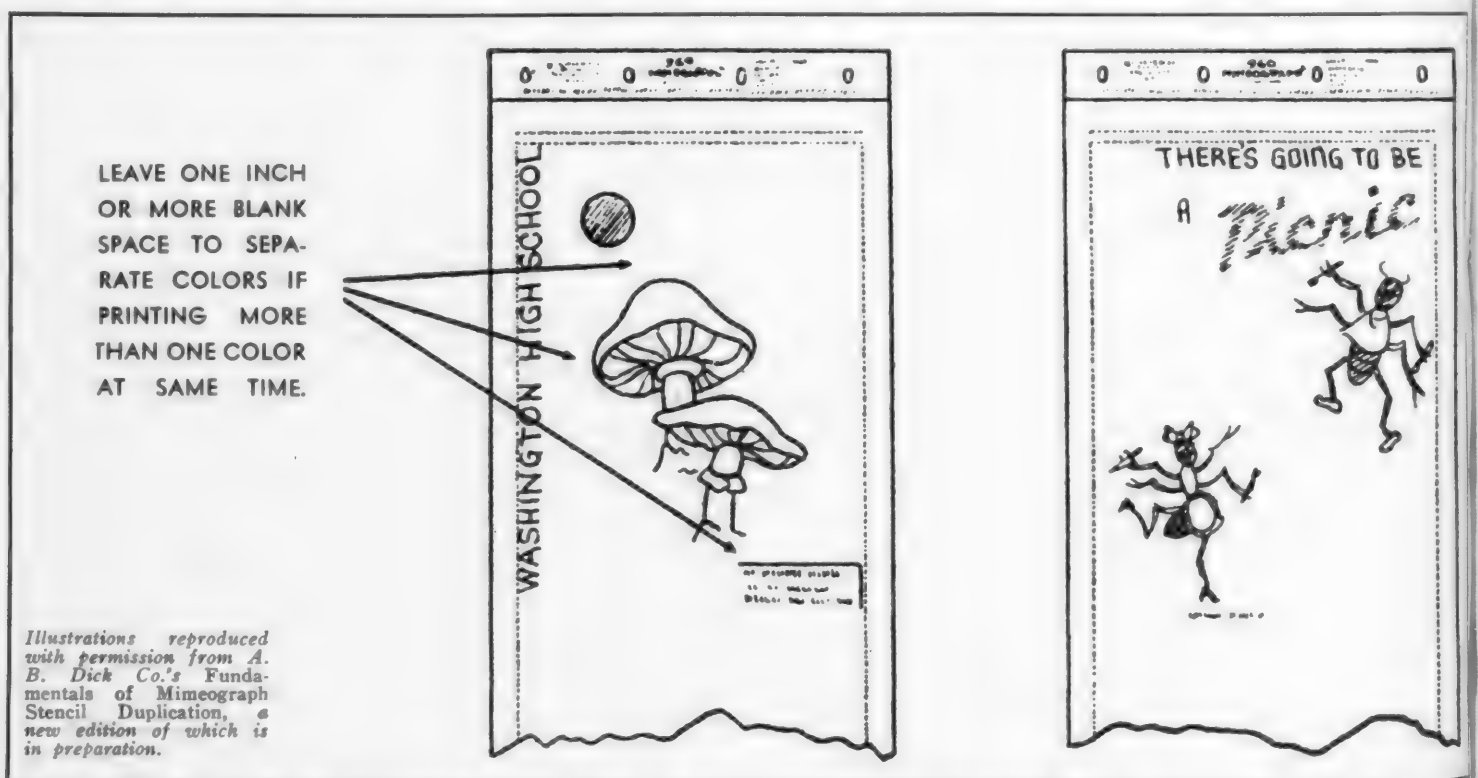
Blue is the coldest color and orange is the warmest color, and for that reason those two colors

used together produce the strongest color contrast possible. Other colors lying directly opposite each other on the color wheel produce a strong effect, too; for example, yellow and purple, red and green. These combinations have a tremendous power of attracting attention.

• **Color Combinations.** Colors or hues obtainable in duplicating ink are brown, blue, red, green, purple, orange, violet, gray, and white. Additional hues may be obtained by mixing two or more colors, such as yellow and green to make a yellow-green, red and violet to make a red-violet, blue and violet to make a blue-violet, etc. (The operator must not, however, mix two inks without knowing the basis of each. A water-soluble ink will not mix with an oil-base ink.)

The values of lightness and darkness of the hues may be changed by adding white toner to lighten and by adding black to darken them. The intensity of brightness of a color may be lessened by adding gray or some of the color's complement. For example, an intense red may be made less bright by adding green or gray or white.

• **Caution.** If a job is to be done in a mixed color that is not supplied by the dealer, it is very important that enough ink for the entire job be mixed before the job is attempted. If the operator should run short of mixed ink, he would find it difficult to match the ink satisfactorily.



ANY NUMBER OF COLORS can be printed at same time if they are separated by at least an inch of space. To have colors closer or overlapping, separate stencils are needed. In illustration, you could run red and blue on first stencil, then run brown on second stencil, to get 3-color job.



Photo Courtesy of Rem-Rand



Photo Courtesy of Underwood

LAST SUMMER the author conducted two experimental classes in electric typewriting. One was with beginners, who averaged about 50 w.a.m. on 5-minute timings after 19 hours of instruction, despite continuous presence of large groups of teachers who observed the experiment and the author's demonstration lessons. The other class was an advanced group of students, trained previously on manual machines. Problem: Would students who became accustomed to using electric machines be able to transfer their skill to manuals? Answer: Emphatically, yes—and then some!

Methods of Teaching Electric Typing: Changing from Electrics to Manuals

JOHN L. ROWE
Teachers College, Columbia University
New York, New York

One element in an electric typewriting instructional program is the problem of transferring to the manual machine skill developed on the electric typewriter.

■ **Need for Transferring Skill**—Until the electric typewriter becomes universal, our students will need to be able to operate both types of machines with skill and confidence.

Despite the numerous advantages of the electric machine, many years will pass before the electric replaces the manual typewriter everywhere. The prodigious job of manufacturing enough electrics to replace manuals will itself take considerable time. Accordingly, students trained on electric machines will have to have additional training on manual machines. Fortunately, transferring skill to manuals is not a difficult process for either student or instructor.

In the demonstration class in electric typewriting conducted last sum-

mer at Teachers College, Columbia University, the students were non-commercial high school students who planned to use the skill in personal and school activities. Many of these students stated that they would be unable to afford electric typewriters and would need to know how to operate manual machines.

■ **Elements of the Problem**—The transfer from electric to manual machines was made during the last class periods of the six-week summer session. Two 50-minute periods were used for the purpose.

Study of the class situation indicated that there are three major considerations in such a transfer: (a) training in the operating techniques that are different or partially different on the two types of machines; (b) development of a right mind-set toward attempting the transfer; and (c) consideration of skill-development factors attendant to the change-over.

■ **A. Changing Operating Techniques**—The major differences in technique requiring instruction are these: the touch of stroking the keys, the movement for returning

the manual carriage, and the change in hand and arm position. The extent of difference varies with the make of electric and manual machines used in the change-over. The more nearly the model of manual machine resembles the electric machine on which the student first developed his skill, the simpler the transfer problem.

• **The Problem of Touch.** In the change-over, the first reaction of the students was to complain that much more strength was required to strike the keys, that their fingers constantly slipped off the keys, and that the keys were sticking or jamming—so they reported at the end of the first 30 minutes, when they were asked to compose at the machines a statement of their difficulties.

But it is of paramount interest to note that those complaints diminished rapidly. By the end of the second 50-minute period of change-over, practically all the difficulties were eliminated, and the students were typing at the same speeds they had attained on the electric machines. In several instances, higher speeds were attained.

Several teaching procedures, arrived at empirically, were used to assist in eliminating those problems. A review of some of those procedures is given here.

• **Instructional Devices for Solv-**

ing the Problem of Changed Touch. First, the writer demonstrated correct touch on a manual machine, with the students instructed to listen and to observe and then to attempt to imitate the touch demonstrated. It was pointed out that more energy was required to strike the keys, that one hits the keys very much in the same manner as one would hit a tennis ball, and that it is important "to hit with a blow" the center of the key. The demonstration was repeated, with additional emphasis on listening to the sound of a correct stroke.

The next step was to have students participate in a unison drill, striking each letter of the alphabet as the instructor called off the letters. Students were cautioned not to go faster than the instructor dictated, for the anticipation of the next letter resulted in students' achieving a definite snatch stroke; the students were waiting to hear the next letter called and, as a result, when it was dictated, they struck the letter immediately.

The students were directed, also, to strike the letter all together, so that the sound would be that of one giant typewriter. The desire on the part of the students to be "with the group" at the right time gave them enough healthful tension to create the anticipatory response essential for developing the snatch stroke.

I wish each reader could have observed the reaction of the class in this first experience—possibly the first group change-over from electric to manuals in the country. When the students finished the first line of typewriting, there were chuckles and comments by everyone.

"My keys won't go down," exclaimed some. "There is no impression on the paper," said others. For the most part, however, the students were pleased that this first experience on the manual machine had not been so difficult as they had expected.

Another effective device was the use of the familiar Adjacent Letter (home row) Drill:

asdfghikl;lkjhgfdsasdfghjk . . . etc.

This particular drill facilitates even-weight stroking on the center of the keys. Because no extra movement was necessary, for upper or lower reaches, the students could concentrate on effective stroking without making cumbersome errors due to vertical reaches.

Once the students acquired the correct stroke on the home row, it

was easier to make the adjustment to the upper and lower banks of keys, thus employing the well-known principle of learning: Proceed from the simple to the complex.

A major weakness revealed in the transfer was the unequal strength of finger stroking. Nearly every student had some difficulty with the little fingers. This is a natural difficulty originating in the shortened key dip and ease of stroke initiation in electric typewriting. This weakness was effectively overcome by practice on the Experts' Rhythm Drill:

a;sldkfjghfjdksla;slak. . . etc.

This drill not only helps develop co-ordination but also strengthens the little fingers.

• *The Problem of the Carriage Return.* The observation that "most of our worrying is unnecessary, for most of our difficulties are imagined rather than real" is especially pertinent to the anticipated difficulty of becoming accustomed to the manual carriage return. The fact that this difficulty did not materialize was the biggest and most encouraging surprise in the demonstration class.

The major difficulty was not in returning the carriage correctly but in returning the hand to the home-row position. Even this difficulty was eliminated after planned instructional devices were used.

• *Instructional Procedures for Solving the Carriage-Return Problem.* The students were directed to set the margins for a 35-space writing line, in order to provide frequent and repetitive practice in throwing the carriage. With a 70-space line, the writing interval is too long, and the student does not get sufficient practice to automatize the correct carriage return.

Before the students attempted to throw the carriage, a detailed demonstration was given. The importance of returning the hand to the home-row position without taking the eyes off the copy was emphasized. Because their use of the electric carriage-return key had accustomed the students to continuity in writing, they had no temptation to raise their eyes. In fact, they thought it strange that this possibility was even suggested; they were so accustomed to continuous writing that they actually misplaced their hands on the home row when returning the carriage manually.

The students' initial difficulties in making this adjustment were not stressed; rather, the students were

encouraged to develop the basic technique. By the end of the first change-over period, they could return the carriage almost as fast on the manual machine as on the electric.

In drilling for the carriage throw, the instructor called out, "Throw the carriage," in a rapid, command-like tone that resulted in an almost military response. The way an instructor gives such a command makes a lot of difference. If one says "Throw the carriage" in a more or less indifferent manner, the students will return the carriage in very much the same way that people return an umbrella—he might never get it back.

• *The Problem of Finger and Arm Position.* This problem was closely related to the problem of touch. Because very little energy is required to initiate key stroking on an electric machine, the hands and fingers maintain a more relaxed state at the electric keyboard than they do at the manual keyboard.

In this respect, incidentally, there is some variance, depending on the make of electric typewriter. The more horizontal the keyboard, the greater the hand and finger relaxation and, correspondingly, the greater the difficulty in learning the correct tension required for stroking the keys on the manual machine. The difference in degree of difficulty in transferring from one or another of the electric machines was insignificant, however; the whole problem vanished after effective instructional procedures were employed.

Many of the students commented that their fingers slipped off the keys and that they had trouble in regaining position. There was also some tendency to get the fingers in between the keys, instead of directly over them, at first.

• *Instructional Procedures for Solving the Problem of Finger and Arm Position.* If it is possible, the student should use the same make of machine for manual typewriting as he used for electric typewriting. The uniformity of operative parts helps the student in developing manual technique.

The instructor used some devices identical to what he uses in a beginning class of manual typists. The students, for example, were instructed to curve their fingers over the keys in the natural-curvature position. It was demonstrated that the natural curve of the fingers when idle is the best position to employ when typing on a manual machine.



Photo Courtesy of Remington Rand

MANY CONFERENCES, like this one between Remington-Rand representatives and the business-education summer school staff at Teachers College, Columbia University, were required to make possible Dr. Rowe's experimental class in electric typewriting. Group above: Mary Connelly, Donald Mulkerne, George W. Fotis (Rem-Rand research director), Lewis Boynton, Samuel L. Hooper (Rem-Rand electric typing specialist), Philip S. Pepe (Rem-Rand product utilization specialist), Dr. Hamden L. Forkner (seated), and Dr. Rowe. Each of the manufacturers of electric typewriters loaned machines for experiment, even though soaring number of orders from businessmen and schools keep manufacturers hard pressed to keep up with mounting demand.

The students found it difficult to relax their fingers after employing the extra energy required to achieve staccato stroking on the manual machine. Students found that they could no longer "play the typewriter" as they could the electrics. A few demonstrations and practice efforts overcame the problems of hand and finger position immediately.

■ B. Conditioning the Mind-Set—For psychological reasons, it is important that the student be informed that the change from the electric machine to a manual machine requires very little effort in adjustment. We want no imagined difficulties.

In the experimental class, there was no precedent to follow; we could not be sure whether the transfer of skill from the electric to the manual machine would be easy or difficult. With our fingers crossed, we encouraged students to the limit.

To reduce further the likelihood of difficulty of transfer, no new material was used in the lesson periods during which the change-over was effected. It was believed that unfamiliar drill material might present an inhibiting psychological factor. With no basic typewriting problems to solve, the students were free to give their complete attention to the necessary adjustments in technique.

It is probable that the first attempt at writing on a manual ma-

chine will be awkward at best, but students should expect the transfer to be easy. Cross *your* fingers, if necessary! Students should be confident that they will achieve the transfer.

■ C. Skill-Development Factors—By the end of the second 50-minute change-over period, all students had attained on the manuals speeds equal to those attained on the electrics; and, in some cases, students attained considerably higher speeds. This was established by a test given in the latter part of the second period, using copy material of average syllabic intensity.

Some of the students asked to typewrite on the electrics again after the experience of typing on the manuals. They appreciated, then, more than ever, the electric factor in typewriting. There was not opportunity for another test; but students who tried the electrics exclaimed that they were typing faster than ever.

(The value of the "return to electrics" presents an entirely new area for research in the teaching of typewriting. It would be interesting to observe the progress of students who alternated on manual and electric machines. In the writer's opinion, the electric typewriter may serve effectively as a remedial instrument, as well as an instrument that facilitates typewriting instruction at the outset.)

The experiment in the electric-typing class established the fact

that it is much easier to change from the electric to the manual than from the manual to the electric typewriter. Another interesting factor, which certainly merits further study, was the observation that transfer of skill improves operation on *both* kinds of machines.

■ Conclusion—Perhaps the surest evidence of the extent of difficulty, and of ease, of effecting the transfer from electrics to manuals is found in the statements made by the students themselves.

• *Comments by Students at the End of the First Period of Change-Over.* "In my opinion, it was a very hard change because of the change in touch and because my fingers kept slipping off the keys. But despite all those changes, I type faster and more accurately."

"The change from the electric machine to the manual was not as drastic as I had imagined it would be. Of course, there were differences—the carriage and the touch—but, with a little practice, I adjusted myself pretty easily. As a matter of fact, I find myself going at a faster rate on the new machine."

"The manual machines are not much different from the electric except in the touch and carriage release."

"I found it easier to start than the electric machines, because I didn't have to put in a plug or turn a switch. But when I tried to type the fundamental drills, only about every third letter reached the paper."

"My reactions to the manual after using an electric machine are that the manual has a heavier touch than the electric and that the way you hold your hands is much different."

• *Comments by Students at the End of the Second Period of the Change-Over.* "When I first used the manual machine, it was very hard to work. Today it was very easy to work. I even increased my typing speed."

"The only real trouble that I have with the manual typewriter is that my fingers slip between the keys."

"I think the electric typewriter is far superior to the manual typewriter because the touch is much easier and therefore gives far greater speed and accuracy. My fingers sometime slip off the keys of the manual machine."

"I do not find it too hard. The only difficulties are the carriage throw and the touch. However, I do not find it too hard to get accustomed to these."



An Adult Program

Distributive Education has often demonstrated its versatility and its ability to come forward with training programs that fit particular needs of particular communities. When several Baltimore firms decided that they wanted to salvage potentially good salespersons instead of discharging them because their cost-to-sales ratio was unsatisfactory, the firms turned to the Baltimore D.E. staff. The result was—

An Intensive D.E. Training Program to Develop the P.Q. of Salespeople

M. LOUISE KING
Adult Retail Co-ordinator
Baltimore City Schools

People today are looking for an anchor, not a merry-go-round. Both employers and employees are interested in improved job performance. If we accept the fact that salespersons want the job security that improved performance brings to them and the fact that management wants less staff turnover, we can proceed to help unsuccessful and unsatisfactory sales employees to develop their P.Q.—their Potential Quotient—and so serve both them and their employers.

■ **The Approach**—In Baltimore, we have found that we could make rapid progress in salvaging sales personnel whose cost-to-sales ratio was so poor as to jeopardize their employment.

Our general approach is one that rings clearly in any man's ears: "More sales, more money." We show the "students" in our "classes" that they do have a higher potential. We help them develop themselves. We have them report the progress that

results from their own efforts toward improvement. In a very short time we are able to show preceptible gains.

■ **Mechanics of Our Course**—In recent months we have conducted our course in several of the large department stores in Baltimore—Stewart and Company, Hecht Brothers, Julius Gutman and Company, and others.

Courses are held on store time, convenient to the salesperson's schedules. Some are held in the morning and others in the afternoon. The course consists of six one-hour sessions, each carefully planned.

• **Course Title.** The course title was selected cautiously: "Developing the Potential Quotient of Salespeople." It is a good name. It immediately tenders the individuals enrolled with an implied compliment: They have potential, great potential. The salesperson feels that it is within his power to expand and develop energies and talents that he possesses.

• **Selecting "Students."** The class groups were organized by the training and personnel departments

within the stores jointly with the D.E. co-ordinator. The production records of the salespeople were carefully studied. Those records that showed a high selling cost were separated, studied, and judged.

Not always does the percentage figure on such cards reflect selling ability — some salespersons have duties other than selling, for example, as in the case of acting assistant buyers, those with stock work to participate in, and some others. Only the cards of those with high selling-cost ratings indicative of unfulfilled sales opportunity were withheld. Then these cards were grouped to provide classes of ten to fifteen persons each.

• **Small Classes.** Enrollment was held to these small numbers for several reasons. For one, there is more mental relaxation with just a few; there is less reticence. A small group can be handled around a conference table, and this encourages freedom of exchange.

With a small group, each person can be selected from a different department, thus eliminating self-consciousness and inhibitions toward self-improvement and preventing the fear that anything said will be carried back to the department by someone else. Ease, freedom of speech, and confidence are prerequisites to success in a developmental course of this kind.

■ **Course Procedure**—The expressed point of view presented to the employees in justification of their selection for the training program was this: "We want to make the substantial more substantial." Just as in an interview situation, the general procedure followed was (1) use the compliment, (2) conduct the constructive analysis, and (3) finish with the compliment.

• **First Meeting.** The first meeting is undoubtedly the most important. It must be carefully planned. The groundwork for the course must be laid.

We found it wisest for the training director or personnel director to introduce the class. This lends prestige and importance to the course and gives the employees the feeling that these executives are personally interested in their development. It is good, therefore, for the executive to introduce the course; but it is best for the outside "expert" to conduct the actual training sessions, for the employees look upon the "expert" as a "father confessor" without fear of reprimand or immediate consequence in an admission of deficiency.

The executive introduces the course, handling the explanation with dexterity. He cannot, obviously, tell the "students" that they have poor records or that they are on the verge of being discharged. That they are behind the average in their departments is well known to them without anyone's "rubbing it in." The employees must not get the feeling that they are the dregs of the store nor the feeling that they are hanging on the proverbial limb and will be let out if there is no improvement. So, the executive emphasizes the "make the substantial more substantial" point of view.

The executive must, however, explain about selling-cost ratios. He shows clearly how the store arrives at the ratio figures and how those figures can be indicative of the sales staff's standing and importance in their departments.

After such an introduction, progress is possible.

• **Encouraging Self-Analysis.** The co-ordinator, having waved adieu to the executive, takes over. His purpose is to get the employees to see themselves as the center of all thinking and action. His premise is: "You are the most important person."

The co-ordinator's plan of action is to conduct each person through a series of self-analyses. He raises a problem and asks the group to list points in their own activities that concern the problem and that keep them from having the "highest book in the department." Between meetings the employees list their points, which serves as the basis of discussion at the next meeting.

By this plan, he gets the employees to consider seriously such statements as: "How do I get along with my co-workers? How much stock work do I do, compared to the others? Am I dependable? Am I overly considerate of customers, giving in too easily? Do I really know the steps of a sale and how to handle customers? How does my voice sound to others?" Having the employees prepare written answers to such questions puts them in a reflective, analytical frame of mind.

■ **A Typical Case**—Such reflections, as a working basis, give ample ground for discussion. This is, of course, the deductive method of training.

For example, one participant listed these points:

1. I am always happy.
2. I cheer everyone in the department and listen to all their sad stories.
3. I sometimes even dance in the stock room, just to pep up things.



M. Louise King . . . salvages salesclerks

4. I listen to every customer's wishes and am very sympathetic.
5. I really like stock work and feel I can help the others better than doing the selling myself, sometimes.

There is a singular theme running through that account. It becomes diplomacy in its highest order to tell this person that she can be too cheery, that there is an efficiency point in business—and that over such a point we can fall on the other side of the fence.

In going over several lists, common denominators stand out that can be used for group discussion. Other, individualized points must be left for individual remedial work.

■ **Signs of Progress**—Discussion of such first-round analyses can continue for a long time; but about the second or third meeting the instructor begins to lead the employees to report definite, conscious efforts on their part to rectify their weaknesses.

Typical of the written reports that they make in this connection are such comments as these:

1. I try not to be jealous of anyone else in the department. I am really working on improving myself.
2. I am trying a lot of different approaches.
3. With every sale, I now make positive suggestions.
4. I am trying to use my voice better and to speak more positively.
5. I am trying not to let customers keep talking to me so long. I'm learning how to bring the sale to a close.
6. I suggested to the buyer that we ought to divide the stock work more evenly.
7. I used to remind customers that they could always exchange the merchandise if they didn't like it, because that clinched a lot of sales. I don't do that any more.
8. I'm working hard to improve my memory of names.

As anyone familiar with selling knows, each of the efforts indicated above is sure to result in some improvement; and each improvement encourages other attempts at further improvement.

■ **Conclusion** — There are many other techniques that we use, of course; only a couple have been indicated. We use "role playing" a great deal—dramatize a sales situation and have the students list "what I would do" and then discuss their suggestions.

We have students, sometimes, help us build a "selling situation manual." We use immediate follow-ups, too, to observe the employees in action. We visit with the students' department heads and assistant buyers so that they can comment appropriately and also provide us with such encouraging tidbits as, "Say, Helen, Mr. Jones told us about that big sale. . . ."

The results of our six-session course have been very well received both by the employees and by the employers. Every class we have had has willingly accepted constructive criticism and nearly every employee appeared to have improved and acquired self-confidence.


Our course does serve quickly to develop and improve P.Q.—and to dramatize the service that our Distributive Education Department can give retailers in Baltimore.

Weekly Bulletin Gets Department Publicity

Does your business education department bask in the spotlight or hide in the shadows?

There's no doubt at Central Catholic Boys High School in Pittsburgh. Brother Charles, business education supervisor, is sponsor of a weekly one-page (8½ by 14) mimeographed bulletin published by his commercial department boys. It's entitled "Focused Aright" and is bright with a brisk style and generous use of commendations.

Each issue includes a "Commercial Honor Spotlight" that briskly congratulates a student for his achievements, personal or academic. New students are welcomed, birthdays are mentioned, anecdotes about class activity are given. It's a cheerful view of a department that apparently gets a lot done and in high spirit.



EXACT-O-MATIC

RPO 43

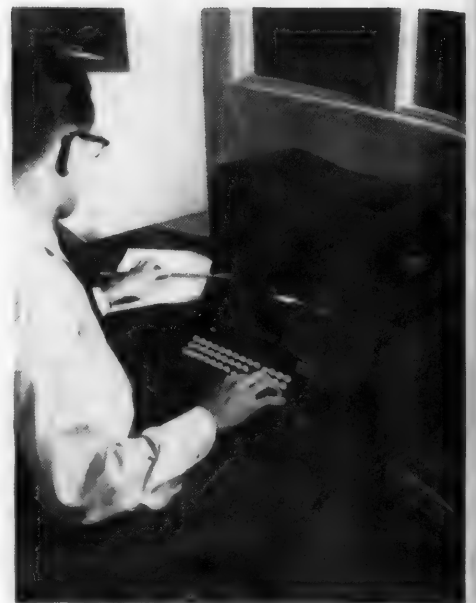
Period Ending _____

Client No. _____

SALES - INCOME - RECEIPTS - PAID OUTS - DEPOSITS

| DATE OR INCOME: | SUN | MON | TUES | WED | THURS | FRI | SAT | CODE NO. | TOTAL AMOUNT |
|---------------------|-----|-----|------|-----|-------|-----|-----|----------|--------------|
| SALES | | | | | | | | 401 | |
| SALES | | | | | | | | 402 | |
| SALES | | | | | | | | 403 | |
| SALES | | | | | | | | 404 | |
| SALES | | | | | | | | 405 | |
| EXCISE TAX | | | | | | | | 205 | |
| SALES | | | | | | | | 406 | |
| EXCISE TAX | | | | | | | | 205 | |
| SALES | | | | | | | | 407 | |
| EXCISE TAX | | | | | | | | 205 | |
| | | | | | | | | | |
| SALES TAX | | | | | | | | 206 | |
| TOTALS | | | | | | | | | |
| DEDUCT—CHARGE ACCTS | | | | | | | | 106 | |

1 THE SMALL BUSINESS MAN fills out a simple, single-entry form like the one shown in part, above and forwards it daily, weekly, or monthly to community's Central Bookkeeping Agency, where machines and three accountant-technicians can do the bookkeeping of 300 or more small businesses at about half normal cost of manual bookkeeping. At the Agency—



2 AFTER TECHNICIAN reviews form and indicates accounts, key-punch operator cuts card—accounts, dates, amounts, debit-credit values—for each transaction on form.

Machine-Age Bookkeeping

It's here. It is cheaper, faster, surer, more versatile than the manual bookkeeping being taught in your school. Does it mark the end of bookkeeping courses?

THEON WRIGHT
H. A. Bruno and Associates
New York, New York

For more than six centuries double-entry bookkeeping has been a manual art. That is because it requires an individual step, accomplished by hand, to evaluate each business transaction, enter the debit or credit value, and apply the proper rule of double-entry bookkeeping to each transaction.

The Machine Age, which has reduced most activities formerly carried on by hand to a mechanical process, has finally caught up with the bookkeeping profession. A new system, known as "Exact-o-matic," has been developed that provides mechanical double-entry bookkeeping.

The System was developed and patented by a former County Comptroller in Phoenix, Arizona, Mr. Joe L. Schmitt. He has leased franchises for the system in sixteen states and is rapidly expanding to others. The new System makes use of punched-card and tabulating

equipment; and, according to Mr. Schmitt, the inventor, it "eliminates entirely the special knowledge and skill formerly required for manual double-entry bookkeeping."

■ Importance of the New System—Briefly, the Exact-o-matic System receives data on a special work sheet, on which the client posts ordinary single entries from day to day, and processes this data through several machines until final statements are produced.

Its particular value is for the small business that cannot afford to operate its own accounting machines. The new Exact-o-matic System can do the job much faster, more accurately, and at less cost than the usual hand-bookkeeping methods that most small business firms now use.

Mr. Schmitt believes his System will revolutionize accounting problems for small business concerns.

■ To Whom the System Is Applicable—The Exact-o-matic System can be used by any business that requires bookkeeping and ac-

counting. While it is principally useful to small businesses, ranging from hot-dog stands and grocery stores to small manufacturing plants with only a few employees, it can be applied also to the problems of the largest types of business.

Mr. Schmitt has clients whose volume of business is as low as a few thousand dollars a month, and insurance companies whose volume runs into millions of dollars a year.

The basic value of the System for any business is that the mechanical bookkeeping is centralized, it does not require space and personnel usually devoted to a bookkeeping department, and it provides statements in complete form for the proprietor or his accountant within a period of five days from the time the original data sheets are received.

In comparative tests, Mr. Schmitt has found that his mechanical bookkeeping system can accomplish tasks in about a fifth the time required by manual methods. In an actual test, work that required seven hours by hand bookkeeping was finished in an hour and a quarter by machine methods.

■ Cost for a Small Business—The equipment used at the central bookkeeping plant, to which the single-entry data is mailed at regular periods—daily, weekly, or once a month—includes a Remington Rand key punch, a multi-control reproducing punch, an automatic punched-card sorter, and an alphabetical tabulator.

Mr. Schmitt's reason for using



3 PUNCHED CARDS are duplicated as necessary and then sorted automatically into sequences and run through Remington Rand Alphabetical Tabulator (above), which extracts data, prints results. Inventor is Joe L. Schmitt, of Phoenix, at right.



4 "EXACT-O-MATIC System" translates single-entry data into double-entry bookkeeping statements, does no accounting. Statements are available quickly, provide completed sets of records, payroll, taxes—everything you want from the books.

Remington Rand equipment is that it is mechanical, rather than electrical, and is not subject to falling off of accumulated totals due to power failures. This is essential to the System, and permits Mr. Schmitt to insure the accuracy of his statements with a posted bond.

The equipment specified leases for \$300 a month. Any city of 10,000 or more population has enough small business concerns to support one of these centralized bookkeeping plants.

The cost to the client may be as low as \$21.50 a month, for businesses with only one or two employees and simple cash transactions, or it may run as high as \$600 a month for fairly complex accounts with large payrolls and a large volume of transactions. In cases where the business volume is sufficient to warrant installation of a full set of equipment at the location of the business itself, Mr. Schmitt leases his System to the client.

As a basis for cost comparison, it requires only one senior and two junior accountants, using the Exact-o-matic mechanical system, to handle the work of 300 clients. The same work, if handled manually by a central bookkeeping agency, would require two senior and 16 junior accountants. The cost comparison would be about \$2000 a month for the mechanical bookkeeping process, and \$3600 for the manual process. Part of this saving is passed to the client, who may get a full bookkeeping service for less than half the salary of a bookkeeper.

■ **The Mechanical Process** — The Exact-o-matic System begins with a simple journal devised by Mr. Schmitt and supplied the client. This is shown in Illustration No. 1, and is a copyrighted form. Cash taken in and cash paid out is recorded in single entries by the client. As Mr. Schmitt points out, "these entries have to be jotted down somewhere, if only on a piece of paper, so why not jot them down on our sheet?"

The data is mailed to the Exact-o-matic System office, which handles the account. Clerks, under the supervision of qualified accountants, examine the data for legibility and check for mathematical accuracy.

In case original data (such as checks and vouchers) are sent in, these are coded from the master chart of accounts, and a control tape is run off and a control total secured.

The single-entry data are then punched into cards by the Remington Rand alphabetical punch shown in Illustration No. 2, which also verifies the figures. This sets up a punched card with the client number, account number, date of entry, and amount. These single-entry unit-transaction cards are then automatically processed in the Exact-o-matic System, which evaluates each unit transaction into debit or credit values and applies the proper rule of double-entry bookkeeping.

The punched cards are then reprocessed through the sorter and multi-control reproducing punch, which is the key step of the Exact-

o-matic System. Additional information from "master cards," which have been set up for each client, is now punched into the cards as they go through the reproducing punch. This makes it possible for one punched card for each transaction to be used in the preparation of all necessary bookkeeping records and statements. The cards are then sorted automatically into sequences for the desired report and are processed through the alphabetical tabulator (as shown in Illustration 3). This is the "mechanical double-entry bookkeeping" in the Exact-o-matic System.

The statements are now complete (as shown in Illustration 4, in which Mr. Schmitt is examining the statement coming out of the Remington Rand alphabetical tabulator and summary punch) and are ready to be mailed to the client. It should be clearly understood that the Exact-o-matic System furnishes only unanalyzed information for the client or his accountant. It ends where accountancy begins.

The tabulator and summary punch perform standard operations and can handle as many as 6000 postings an hour. The part of the System that translates single-entry data into double-entry bookkeeping is in the processing through the reproducing punch, which is modified according to Mr. Schmitt's patented process.

■ **Where to Get Information on the System**—The best source of information on the Exact-o-matic System, is of course, the head office,

which is located in the Exactomatic Building, 811 North Third Street, Phoenix, Arizona. Mr. Schmitt has provided an eight-page folder that describes the processes, costs, and work of the System in detail.

Since 1946, when he began to expand the system to other states, he has placed franchises in California, Kansas, Pennsylvania, Florida, Colorado, Oklahoma, Missouri, Texas, Nebraska, Nevada, Idaho, Oregon, New Mexico, Utah, Alabama, and Georgia. In addition, franchises are expected to be in operation within a few months in Louisiana, Mississippi, Tennessee, Washington, Kentucky, Arkansas, Michigan, Indiana, Illinois, Iowa, Wisconsin, and Minnesota.

Information has been supplied accounting firms in 83 cities in the United States that are studying the plan with a view to the possibilities of setting up a central Exactomatic agency in their respective areas.

While the knowledge that Mr. Schmitt has developed over a period of more than twenty years of studying the problem of mechanical double-entry bookkeeping is contained in the patented process itself, it is being made available through the leasing of franchises to the bookkeeping and accounting profession. Since the system is new to business, it may offer opportunities for bookkeepers who desire to move into positions of office management and who would rather have their bookkeeping problems taken care of by machines than attempt to handle them in addition to their managerial duties.

If—as Mr. Schmitt predicts—mechanical double-entry bookkeeping will revolutionize the bookkeeping profession, then it is knowledge that every bookkeeper should have, even if he does not intend to use it immediately.

■ Impact of New System on Small-Business Accounting—The Exactomatic System actually has no limitation in its usefulness to any size business. It will keep necessary records for the small groceryman or a nationwide organization. It is being used in some cases by distributing branches of national organizations, to prepare monthly reports. Its particular advantages, in the way of bookkeeping functions, lie in the rapid, accurate, and inexpensive processing of information necessary for paying taxes, including withholding taxes; studying current profit and loss statements that

are up to date; controlling expansion or departmental organization.

In relation to taxes, the System furnishes complete sets of double-entry records, accounting statements, and payroll tax reports. The speed with which this information is furnished enables the client to be abreast of his tax situation. Since the client's record of daily transactions are control factors in his income tax returns, the use of the System also makes possible tax savings and minimum tax liability.

In relation to current business analysis, it provides an index as well as a record for small businesses, which normally can utilize only the simple statements developed by manual bookkeeping methods. The complex summarizing accomplished by the alphabetical tabulator and summary punch offers almost any variety of statement for cost analysis and operating ratios. This type of information has often been disregarded, due to the extensive detail needed for producing such statements.

Analysis of sales by departments, distribution areas, branch offices, or individual personnel, is made possible by the assembly of such statements. Adjustment of irregularities and application of current information on many accounting variables, such as refunds, is of great value to any business; and this is made possible by mechanical bookkeeping where it was frequently impractical to attempt such breakdowns by manual bookkeeping.

• *Basically*, all that the mechanical double-entry bookkeeping provides is faster, cheaper, and more accurate records. But the hidden values include many of the services the accountant can furnish, providing he gets the necessary information and which may not be furnished simply because it is impractical to assemble the data in the time-consuming processes of bookkeeping by hand.

• *In brief*, mechanical double-entry bookkeeping makes it possible for a small business to operate like a big business.

A Tourist's Report

Last summer New York University offered a special graduate-credit course that took the instructor, Dr. Herbert A. Tonne, and his students on a long tour of Europe. They attended the International Economic Course in Denmark. In addition to seeing all the usual tourist attractions, they visited offices and industries and so were able to obtain an insight into the economics of the twelve countries visited. The members of the group took pictures and collected souvenirs of value in their classrooms. All learnings were co-ordinated by Doctor Tonne's lectures, both on shipboard and during the continental traveling. How rich the experience proved to be is reflected in this report by one member of the group.

Business Teacher Abroad—and Agape

ANN L. ECKERSLEY
Butler Senior High School
Butler, Pennsylvania

Travel to learn more about modern business education? It's unparalleled! How much our group of business teachers, traveling together in Europe, learned! Of all the persons who traveled abroad last summer, it is doubtful whether any could have benefited as much as we business teachers did.

From the moment our trip began, from the first hour, our experiences were so rich that a lifetime of new energy and new ideas for our students were stored. We brought back with us new understandings, new concepts, souvenirs unnumbered, illustrations of all kinds—

from coins to snapshots of harbors—and a hungry eagerness to return to our classrooms to share our growth with our students.

Travel and business education go together like a hand and a perfectly fitting glove. To show how true that statement is, let us look at twelve of the business studies and see what we touring teachers have to enrich those studies.

■ Business Arithmetic—Can't you visualize our business arithmetic students chuckling over the size of an English halfpenny, studying the 10-øre piece from Denmark, wondering at the open center of the Belgian 5-centime coin? Yes, lessons in foreign currency will certainly come alive.

Another topic that we are "up-

on" is rates of foreign exchange. For example, the teacher might record the following on the blackboard:

| Country | Monetary Unit | Approximate | Subdivisions, Monetary Unit |
|---------------|---------------|-----------------------|--------------------------------|
| | | Value in U.S. Dollars | |
| Belgium | franc | .02 | 100 centimes |
| Denmark | krone | .14 | 100 øre |
| England | pound | 2.80 | 240 pennies* |
| France | franc | .0032 | 100 centimes |
| Germany | mark | .25 | 100 pfennigs |
| Netherlands | guilder | .26 | 100 cents |
| Luxemburg | franc | .02 | 100 centimes |
| Sweden | krona | .20 | 100 öre |
| Switzerland** | franc | .25 | 100 centimes |

* There are 12 pennies to a shilling and 20 shillings to a pound.

** Belgium and Luxemburg francs are used interchangeably.

Foreign newspapers are a good source of practical problems involving current prices.

■ **Bookkeeping**—Samples of balance sheets, profit and loss statements, financial reports, forms and cards used in the accounting divisions of some of the European corporations may be useful in many ways. From these materials attractive bulletin-board displays will keep the pupils thinking of bookkeeping in business in its international sense.

Too, an occasional deviation from the "practice set" to see current figures on actual balance sheets means time well spent. The pupils will enjoy selecting and defining familiar terminology from these statements. The amounts on some of the forms may be given in foreign monetary units, such as *krona* or *pounds*. A few minutes of meaningful instruction on the interpretation of these amounts in U. S. dollars is bound to fan the flame of interest in bookkeeping.

■ **Economics**—Let us look at a few European costs. In England, the estimated expenditure on food by the average office girl for one week is \$2.80. In Belgium, 35 per cent of the income is spent for rent. In Paris, rent claims 45 per cent of the income.

Very early in his travels abroad, the American learns why his country has the highest standard of living. The main diet of the European breakfast consists of bread and a hot beverage. The traveler enjoys fewer modern conveniences in the hotels. Telephones are not plentiful. Bathroom facilities are totally inadequate and, in addition, every bath costs the traveler a separate charge of varying amounts up to 80 cents. There is an extra fee for service added to the bill, generally 12½ to 15 per cent of the total.

European automobiles are older and smaller than most of the American. Bicycles provide an economical means of transportation.



Miss Eckersley . . . went to Europe

At one factory in Copenhagen, 1,500 of 2,200 daily employees ride their bikes to work each day. The Europeans have devised ways and means of carrying possessions of great size on their two-wheeled vehicles.

■ **Business English**—The study and comparison of foreign business letters would make an interesting high light to many lessons. A duplicated copy of a sales letter from a London office might be placed in the hands of each pupil in the class. The discussion to ensue would include differences in letterhead, form, style, and terminology.

The following paragraph exemplifies an English letter:

The firm appointed by us to act as our northern representative would obtain supplies from our Birmingham works, and would be responsible for the distribution of our machines in the northern counties and in Scotland. Enquiries received from the north by our London headquarters or by the Birmingham works would be forwarded to our agent, who would thus get credit for all the business arising within that area. We should be prepared to support the agency by means of extensive local and national advertising, and we believe the amount of business done would prove mutually advantageous.

■ **General Business**—This subject is one on which the foundations for good business training must be built. The business teacher is often criticized for lack of experience in common learnings needed in business. After having taken an extensive trip abroad, the teacher can speak with authority on those business practices which are most needed by the business student; i.e., banking services, postal services, insurance, communication and transportation in modern modes by air, land, and sea.

If the presentation of this information is made in the right way, a course in general business will act as a magnet to attract students of the best caliber to the business curriculum. Students must be taught the usefulness in everyday life of the subjects they study.

■ **Economic Geography**—Far-away places and the teacher who has traveled to them are a combination which is almost unsurpassed in the geography classroom. What interesting lessons lie ahead for the teachers and pupils of economic geography! Maps of foreign cities and harbors, charts and graphs, and pictures of many varieties will be combined to form intriguing displays of current interest.

Newly acquired statistics on industrial production will supplement the information in texts which have been in use for some years. Timely topics will receive thorough treatment. Benelux, for example, the economic union of the Netherlands, Belgium and Luxemburg, can be explained in its true light as a step toward total European co-operation.

Descriptions of the costumes and canals of Holland, the customs of the Danes, the terrain and development of Switzerland and of other countries will bring the pupils closer to an understanding of life on another continent.

■ **Business Law**—Our pupils know too little about business transactions between and within foreign countries. Customs control, and governmental interference in fixing salaries, unions, sales warranties, and workmen's benefits are some of the topics about Europe that may be associated with lessons and cases in business law. Different viewpoints will help to make the pupil more world-minded.

International relations are good between the countries of western Europe and the United States. This was shown through the treatment given to the American tourists. On the trains passing from one country into another, customs officials, after briefly inspecting and stamping tourists' passports, would usually remark, "You are American. That is good." A smile and these parting words constitute customs in most countries other than in Germany and England. There was no baggage inspection in Europe for most Americans.

Foreign governmental control of money being brought into a country was handled by having a tourist fill out a statement of how much in U. S. currency and checks he

was bringing into the country. Also, foreign currencies had to be listed.

■ **Office Practice**—Pupils should realize that the machines they study are used extensively not only on their own continent but in other parts of the world as well.

Familiar types of office machines such as the Comptometer, Burroughs Calculator, Friden, Marchant, and IBM equipment of all kinds were found in the offices of the largest corporations, such as Lever Brothers and Unilever in London, East Asiatic Company in Copenhagen, and SKF in Gothenburg, Sweden. These machines were also in evidence in the outstanding department stores like Aux Printemps in Paris, A L'Innovation in Brussels and Bijenkorf's in Amsterdam. The IBM sorting machines were shown with particular pride. The operator would tell us that the machine would sort 20,000 to 40,000 cards per hour. Key-punch-machine operators would boast of 200 to 300 cards per hour.

At Lever Brothers and Unilever in London, several of the stenographers kept Palantype machines in a small case near their desks. The training for the operation of these machines had been received during four months at a Stenotype College, and the average speed obtained in that time, they said, is 100 words a minute.

Foreign invoices, application forms, and employee-rating sheets are part of a collection that can be used for display and discussion.

■ **Salesmanship**—Most youngsters in America are fortunate in being able to receive training in salesmanship in their own school environment. It is a good thing to make them aware of their privilege.

Boys and girls in Brussels receive training in salesmanship that is quite different from any offered in this country. Many leave school at the age of 16 to receive two years of training as helpers to salespersons. Fifty per cent of the trainees do not manage to train in two years. The first year of training at the department store includes the study of merchandise, of Flemish and French, of spelling, speaking and writing, and of arithmetic. The second year of training consists of the study of merchandise and of Flemish and selling. At the end of this two-year training period, the trainees help to do the selling at a fixed salary with no bonus.

The language difference presents no great problem when making purchases in foreign countries, because the large stores have interpreters



"Aha! I got here early enough to see who comes in late!"

for the tourists. Some of these interpreters, however, would benefit by a course in customer relations! The average salary for a clerk in a department store in Brussels is about \$80 a month.

Switzerland had the most courteous and obliging clerks of any country we visited.

■ **Shorthand**—Some interesting side lights on shorthand might be given in dictation incorporating information on European business education.

Students in Antwerp must be able to take shorthand notes in four languages—Flemish, French, German and English—for Antwerp is a great center for international trade.

In London and other parts of the British Empire, shorthand notes are sometimes transcribed in longhand. The Royal Society of Arts Examination, we were told, must be passed with a shorthand speed of 80 words a minute to qualify a person for a position as junior shorthand-typist with a large firm. At one large corporation the salary for this position would be about \$10.22 a week. There is a difference of about \$1.40 a week between the salary of a stenographer and an office clerk.

A current London bulletin makes

We'll Stay in Teaching

The U.S. Labor Department says that American industry won't need to raid "other equally vital areas, such as the professions" in order to build up the war-production labor force.

There are 60 million workers now in the labor force—a peak record. When the Government hands out war-production contracts, industrialists expect to lengthen working hours; to recall older, experienced workers who have withdrawn from the labor force; and to use more labor-saving machines.

So: it appears that there will be no rush of teachers out of classrooms and into better-paying war-production jobs.

the statement that: "... an experienced secretary can command a salary of from £200 to £300 per year."¹ At the exchange rate of \$2.80 per £, this means a salary from \$560 to \$840 a year. At some large English corporations, a secretary's weekly salary may be around \$28. This would mean a yearly income of \$1,456.

■ **Retailing**—One large department store in Amsterdam was in the midst of a big sale in July, and it was interesting to note the simplicity of the advertising scheme within the store itself. The sales signs were yellow and pennant-shaped, with red lettering. Another item of interest is the fact that charge sales were only 5 per cent of the total sales.

Another store in Brussels did a very effective job of decorating a large window to display dresses without the use of mannequins. Many of the dresses were attractively attached to the wall by wires or placed on the floor of the window. A small amount of padding was placed in some of the dresses to give them a more realistic appearance. The display itself was the work of an artist.

Since the war, a Parisian department store has been operating with 30 per cent less personnel and the volume of business has returned to 100 per cent.

England is ten years behind the United States in nylon. In fact, in all parts of Europe visited, nylon fabrics were either scarce or nonexistent. The nylon hose that were available were very expensive.

Prices are high for clothing. In London, for example, a business suit costs from \$42 to \$56, a basic dress from \$11.20 to \$19.60, a dressy dress from \$33.60 to \$42 and shoes from \$5.60 to \$28.

In order to be able to make a purchase in England, the traveler must first cash fifty dollars in American money to secure coupons with which to make his purchases.

■ **Typewriting**—Typewriters are a scarce commodity, even in many large cities on the continent of Europe. In Denmark, pupils of the art of typewriting must struggle with three additional letters of the alphabet, aa, ø, and a. In some foreign countries, the pupil would be typing, as average length, words like *kullagerfabriken, foraljnings-belopp, betalningsvillkor, telegram-adress, multiplikationer*, etc. You see many American typewriters in use in offices in Europe.

¹"Secretarial Work" (Revised June, 1948, His Majesty's Stationery Office), p. 13.

Q-SAGO Pattern

Here's this month's Q-SAGO article, arranged in the new format that makes the material easy for you to use. You may wish to clip this article and save it until your class begins a unit on Fire Insurance or another kind of insurance, for the questions and activities provided under each Goal will provide you with many ideas for making this topic especially interesting to your students.

Outline for a Pupil-Activities Unit on "Fire Insurance"

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■ Reasons for Including Unit—

- There is a need for emphasizing the importance of assuming personal and civic responsibilities. A discussion of fire insurance offers an excellent opportunity to do so.

- More people than ever are interested in purchasing fire insurance.

■ Purposes of the Unit—

- To project the protective feeling a student has for his few possessions to one of general consumer understanding for personal use.

- To introduce the problems involved in the purchase of fire insurance and the services to be expected from the local agent.

- To stress the importance of assuming one's own responsibilities.

- To achieve the goals indicated below, by the activities suggested.

■ Leading Questions and Pupil Activities to Achieve Special Goals—

- Goal I: Understanding Service Nature of Business.

QUESTIONS: What is insurance, property insurance, fire insurance, a premium, a policy? Why is fire insurance a service?

ACTIVITIES: Poster showing pictures of burning property. Diagram of dollar damage done yearly in community. Display of fire insurance contracts, forms, permits, invoices, inventory lists, newspaper clippings.

- Goal II: Recognizing Place of Business in Community.

QUESTIONS: Who renders the service? Do you know a local fire insurance agent? Is there a home office in your community?

ACTIVITIES: Report giving names of local agents and home offices (telephone directory). Visit to local agent's office or to home office; or, visit by local agent.

- Goal III: Understanding Our Interdependence.

QUESTIONS: Who benefits from

fire insurance? Are there any benefits in case a fire never occurs? Who benefits indirectly in case of fire?

ACTIVITIES: Cartoons. "Why Property Owners Need Fire Insurance." Panel on services of agents; how premiums are determined; who benefits, etc.

- Goal IV: Understanding the Consumer's Position.

QUESTIONS: What should consumers know? Who can buy? cost? special clauses? inventory? Proof of loss? Is fire insurance regulated? Have all companies the same standards and benefits?

ACTIVITIES: Poster showing cost per \$100 valuation for different property types. Report on the community alarm systems. Poster showing how to prevent fires. Map showing fire stations in the community. Report explaining "what is in the small print."

- Goal V: Sharing Explorations in Vocations.

QUESTIONS: What vocations are involved? in agent's office? in home office? Who works in them? What do they do? Is special training necessary? Pay? hours? advancement?

ACTIVITIES: Chart showing workers in fire insurance agency, their jobs, their salaries, and advancement channels. Chart for home office. Illustrated essay on the insurance in the home (or, on the farm, etc.).

- Goal VI: Improving Our Personal Skills.

QUESTIONS: What personal skills are needed? Do we have them? How important are typewriting, penmanship, selling, spelling, arithmetic in the agent's office? in the home office?

ACTIVITIES: Report of personal skills needed by fire insurance workers. Demonstration by advanced typewriting student of filling in forms with multiple carbons. Spelling bee on fire insurance terms. Arithmetic drill on fire insurance problems. Dramatization: "Wrong



Dr. Gilbreth . . . uses catastrophes

Insurance, Wrong House, Wrong Done."

- Goal VII: Improving Our Personal Characteristics.

QUESTIONS: What personal traits are needed? Do we have them? How important are accuracy, willingness to give service, honesty?

ACTIVITIES: Skit. "The Salesman Couldn't Convince Dad." Poster showing good traits of insurance workers.

■ Introductory Approach—

- A discussion of major national catastrophes is one way to introduce a study of fire insurance. Ask for examples—Bar Harbor, Texas City—discuss what happened and what was lost.

- Then guide the student into examples of local fires. Encourage him to tell what would happen if his own home or the family place of business were destroyed by fire. Bring the topic as close to home as possible. This sets the stage for real learning and achievement.

■ Possible Immediate Measures of Achievement—

- The complete outcome of the unit will be revealed only after years have passed—by the use the students eventually make of their learning.

- Immediate accomplishment may be estimated by evaluating student participation in individual and group activities. Grade yourself, not the student, with an "Excellent" if participation has been wholehearted and has included the entire group.

- An objective test, devised according to your major emphases, will enable you to measure specific gains. A grade should be avoided. The post-test analysis, however, will provide an opportunity to reteach those attitudes, skills, and knowledges that students failed to acquire.

Special Series For some years Louis A. Leslie, coauthor of Gregg Simplified and author of innumerable articles, texts, and teacher's manuals for teachers of shorthand, has been compiling materials for a new "How to Teach Shorthand" professional book. One chapter of that new book will deal with common fallacies in the teaching of shorthand. Because the material is extraordinarily interesting and because it will be some time before the new book is available, BUSINESS EDUCATION WORLD has obtained permission to present these fallacies in a special series that begins this month and will run for several issues.

Fallacies in Teaching Shorthand, 1-4

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■ **Fallacy No. 1: "Ten Lines of Each Word"**—The practice of isolated words in the form of lists is not, in general, the best form of shorthand practice. There are times, however, when a teacher may feel such practice to be necessary or desirable.

At one time, the customary homework assignment for word-list practice was "write ten lines of each word." Later this became "write five lines of each word." Other variations have been "write each word five times" or "write each outline until you feel you have mastered it."

This type of homework assignment is based on the old fallacious idea that repetition is the cause of learning and that if the outline were repeated frequently enough, it would be learned; if it were repeated frequently enough, the pupil's ability to write the outline would be improved.

• Unfortunately, infinite repetition not only fails to teach the outline but sometimes actually causes the pupil to write the outline worse than before the repetitions took place. A careful examination of the learner's work on the "ten lines of each word" plan will immediately disclose a gradual deterioration of the outlines as they are repeated. Almost without fail the outlines on the tenth line are definitely worse than the outlines on the first line. What possible benefit is to be obtained from practicing outlines until they are written worse and worse?

The command to "practice each outline until you have mastered it" is better in theory than "ten lines of each word"; but, in practice, with the average high school or business college learner, it amounts to about the same thing. How is the learner to know when he has mastered the outline? Does anybody ever master

an outline? Isn't there always room for improvement? Such a type of homework is an invitation for the lazy pupil to do less and less homework. He very easily "satisfies" himself that he has "mastered" the outline. The conscientious pupil may practice each outline earnestly and repeatedly but, on the high school level, simply hasn't the background that is required to know when the outline has been mastered.

Such an assignment may be satisfactory for advanced pupils in a school of shorthand reporting, but it is not a good method of making assignments for the high school learner. The high school learner is entitled to simple, definite instructions that can be carried out properly without requiring a faculty of self-criticism that is rare in the expert and almost never found in the typical beginner.

• Repetition is not the cause of learning in such drills as these—it is re-creation that is the cause of learning. That is to say, the mere repetition of the outline ten times or a hundred times does not bring learning. It is the re-creation of the outline each time that brings learning. It is just about impossible for the most conscientious learners to think through an outline on each of ten to a hundred repetitions; the average high school learner, eager to complete the assigned homework, makes no effort to think through or re-create each repetition.

Under such circumstances, the pencil flies across the page effortlessly and thoughtlessly, and the learner derives substantially no more benefit from the practice than if he were stamping the outline out with a rubber stamp. Just watch a learner do ten lines of a word like

hearing. The youngster writes a few lines of *er*. He then goes back to put in the *h* and *ing* dots, giving the general effect of a chicken picking up corn—and learning as much shorthand during the process as the chicken would have.

• If it is necessary to practice lists of isolated words, there are better ways to do it. Doctor Gregg has described the most effective way:

1. Read the entire list of words until you can read them easily without referring to the type key.
2. Write the entire list in shorthand once in your notebook. Say each word to yourself as you write it. You will thus become accustomed to writing the spoken word rather than the printed word.
3. Read what you have written without looking at the key in the textbook.
4. Compare the outlines you have written with the models in the textbook, rewriting in your notebook any outlines that need improvement.
5. Rewrite the entire list of words in your notebook four times. Each time you write through the list, reverse the order. That is to say, on one writing, write from the first word to the last. On the next writing, write from the last word to the first.
6. Read the outlines you have written.

By writing the entire list through each time, the learner obtains opportunity for a re-creation of each outline rather than for the mere thoughtless, effortless repetition. By reversing the order of the words on each repetition, there is less chance that the writing will be thoughtless. If the words are suitably arranged in the textbook, it may be possible to write the words in still a different order, which is also helpful.

• Conclusion. Because the practice of lists of isolated words is not in general, the most valuable way in which the shorthand learner can spend his practice time, it is espe

cially important that the lists be practiced in the most effective manner. Instead of repeating the individual words, the learner should write through the entire list and then repeat the list.

■ **Fallacy No. 2: Word Lists Versus Connected Matter**—"Up to the time Gregg Shorthand was introduced, the conventional pedagogy was to teach the theory of a system as a whole before attempting to apply the theory in the actual writing of connected matter."¹

It was the publication of Gregg that enabled the teacher to get away from the use of lists of isolated words and give the learner connected matter. Connected matter is not only a better learning medium but is more interesting to the learner. The added interest also brings better learning.

• *The Relic.* The persistence of the use of the list of isolated words for teaching shorthand is a relic of former times when the list of isolated words was the only means available to the teacher for giving the learner practice on the new principles as they were presented. The excellence of modern textbooks has made the undue use of the list of isolated words as unnecessary as it is undesirable.

If the word list is to be used, there are good ways and bad ways of using it. (See Fallacy No. 1.) If the word list is used, therefore, it should be used in the most advantageous possible manner. But before using word lists, read what Doctor Gregg has to say about the best form of practice:

"In shorthand, it is not sufficient to know how to write a word—you must not only know the form but be able to write it quickly. Hence, the necessity for much repetition practice in writing the forms. Most of this repetition practice should be on the forms as they occur naturally in connected matter. . . . Scientifically graded connected matter has supplanted the isolated form."²

Elsewhere, Doctor Gregg has warned about one of the unexpected disadvantages of the word list for shorthand learning: When the learner spends any large percentage of his practice time on practicing isolated words, he becomes so accustomed to thinking in terms of words that it is extremely difficult for him to become adept at phrasing. All his shorthand writing is done in

terms of words rather than word combinations.

When the learner has done most of his practice on graded connected matter, as recommended by Doctor Gregg, he has become so accustomed to reading and writing the frequent phrases that it is almost impossible to write them separately. He has learned the phrases by the same practice from which he learned the words. If the learner spends his time writing lists of isolated words to learn the words, he must then subsequently practice the phrases to learn to join the words.

The learner who is practicing the phrase *on-the* in connected matter is learning both *on* and *the* while, at the same time, he is also learning *on-the*. He is further absorbing the principles of phrase building, the knack of phrase writing.

• *The use of connected matter* has another advantage. Psychologists have long recognized the value of precise practice, so far as that is possible in the learning situation. Shorthand is learned for the purpose of recording connected matter from dictation. The writing of shorthand in connected matter is quite different psychologically from the writing lists of isolated words. Space does not permit a discussion of the many differences, but they exist and are important.

Therefore, in order soonest to reach the eventual objective (the writing of connected matter in shorthand from dictation) the learner should spend as much of his time as possible practicing connected matter in shorthand.

• *There may be a time and a place* in the practice schedule for the isolated word. If there is, however, it is for the practice of the isolated word as that practice seems to become necessary in connection with the practice of the connected matter. That is to say if, in the practice of the connected matter, some one outline gives unusual difficulty, it may be worth while to isolate that outline and practice it. It may be worth while to practice a drill on similar outlines in order to eliminate the difficulty, so that when the momentarily isolated outline is put back into the connected-matter context from which it was isolated, it can be written with facility.

In other words, it is essential that the isolated word or words be practiced as a detail of the work on the connected matter rather than as isolated forms practiced for their own sake.

• *Conclusion:* In general, practice

on connected matter gives the shorthand learner more return for the time and effort invested. Isolated words may occasionally be practiced profitably when they seem to present a difficulty in the writing of the connected matter.

■ **Fallacy No. 3: "Don't Guess, Class"**—Often, when a learner tries to fill a word in from the context, the teacher will sharply reprove him with: "Don't guess."

Pure "guessing" is not, of course, a desirable way to read shorthand. On the other hand, even the best shorthand notes will be read more rapidly and more accurately when the reader is keenly aware of the context.

The slowness of the learner's reading usually comes from ignoring the context and trying to read each outline. The ridiculous errors in reading or transcription made by the learner (and, alas, by the stenographer) come from ignoring the context.

• *It is true that* sometimes too great a dependency on the context will cause the reader to err—and that is when he is open to the charge of guessing. A keen awareness of the context, however, will avoid far more errors than it will cause. All the vast literature of boners in transcription would never have come into being if the transcribers had been keenly aware of the context.

Even the best shorthand writer occasionally writes a careless shorthand outline. If the reader is reading with the context strongly in mind, it is usually possible to decipher the poor outline. If it is impossible to read the outline, then it will be possible to replace the word with another equally suitable.

Sometimes teachers object to this practice as not being verbatim recording. True, it is not verbatim. But which is better—to leave a space because the word is totally illegible or to fill the space with a word that the transcriber's knowledge of the context enables him to provide? By all means, learners should transcribe the notes verbatim if possible; but, if a verbatim transcript is impossible for any reason, the next best thing is to follow the context so closely that it is possible to substitute the same word that the original dictator might have used.

That same close attention to the context is what enables the top-notch transcriber to give better than a verbatim transcript—a transcript in which the dictator's inadvertent slips have been corrected by the

¹John R. Gregg, *Gregg Shorthand Manual* (New York: The Gregg Publishing Company, 1929), page iii.

²*Op. cit.*, page xiii.

New Business in Business Law

• I. DAVID SATLOW

FIVE-AND-TEN AND TWENTY-FIVE. The windy city of Chicago was recently the scene of an interesting case involving implied warranties in a sale. It all started with the purchase of a 25-foot tape measure by a Michael O'Malley at a Woolworth store. Vendee O'Malley, a contractor by trade, used the tape measure as a guide in the construction of three garages, which proved to be in violation of the size permitted by the local building codes—all because O'Malley's tape measure was too generous, spanning 26 feet for the indicated 25 feet.

With the property owners suing the contractor for \$20,000, O'Malley has turned around and brought suit against the Woolworth Company, the vendor, and against the Waterbury Lock and Specialty Company, the manufacturer. This case should provide interesting illustrative material in the teaching of the unit on sales.

• • •
NEW "PACKAGE" POLICY. Elimination of a timeworn practice in the insurance field is on the way. Instead of being required to purchase a host of policies, Mr. Home Owner will be able to purchase before long one multiple policy that includes fire, theft, public liability, and medical expenses for injury to guests and others. The multiple policy developed by one of the companies was approved by the Pennsylvania Insurance Department and is under advisement by forty-four state insurance departments.

The elimination of overlapping through the writing of a single policy has resulted in reduced operating costs that can be passed on to the consumer in the form of a 20 per cent reduction in premiums. Coupled with the economy in money, comes an economy in time required to write checks, file policies, and renew them.

• • •
TELEVISION AND THE LANDLORD. A tenant who rents an apartment may enjoy the exclusive use of his apartment and also the right of ingress and egress. However, the payment of his monthly rent does *not* give him the right to attach an outdoor television antenna on the roof of the building. The roof does not belong to the tenant; neither the roof nor the use of any part of it is leased to the tenant.

A tenant who wishes to make certain that he will have the right to install an outdoor aerial should obtain the landlord's permission **IN WRITING**, preferably in the lease of his apartment. Otherwise, the landlord will have the right to order the tenant to remove the aerial. The fact that the tenant went to unusual expense in the purchase of equipment will have no bearing on the question, nor will the fact that other tenants were given such permission by the landlord, since it is the landlord's property, and he may do with it what he pleases.

In areas where rent controls are operative, the authorities recognize this legal principle, and consider the granting of permission by the landlord for the installation of an outdoor television antenna as a "substantial increase in services," for which an increase in rent (generally \$1 a month) will be granted for as long as the outdoor aerial continues to be in evidence.

• • •
INSTALLMENT CURBS. Early this fall, the Federal Reserve Board announced new regulations governing purchases by Mr. Installment Buyer. As a result of the new rules, the purchase of an automobile calls for a down payment of 33 1/3 per cent, with the balance to be paid in 21 months. On household appliances, such as refrigerators, stoves, radios, television sets, and washing machines, a 15 per cent down payment is required and 18 months are allowed for the balance. For furniture and rugs, a 10 per cent down payment is necessary with 18 months for the balance; home repairs and alterations also require an immediate payment of 10 per cent, but the balance may be paid in a period of 30 months.

Purchases of items below \$100 may be made without any down payment but must be paid within the period set for similar items exceeding \$100 described above. Thus, a stove bought for \$99 on the installment plan calls for no down payment but must be paid for within 18 months. Specifically exempted from the operation of the new regulations are: charge accounts, credits in excess of \$2500 for nonautomobile purchases, business or agricultural loans, credits for the purchase of securities, and loans to pay fire and casualty insurance premiums and medical expenses.

This action on the part of the Federal Reserve Board was precipitated by the alarming expansion of consumer credit. From a total of \$6.6 billion in 1945, the figure rose to a staggering \$20.3 billion in midsummer of this year.

transcriber whose knowledge of the context made the slips obvious to him.

• *The highest speed in reading back or in transcribing is possible only to the shorthand writer who follows the context with intense attention. Such a writer, when transcribing, almost anticipates the next sentence in his shorthand notes and, therefore, reads it much more rapidly (as well as more accurately) than if each sentence were dug out of the shorthand notes without the aid of the general understanding of the context.*

The learner should be encouraged to read back by the aid of context. He should be trained in the difference between "guessing" and reading back by the aid of context. Even in longhand, context must be used, although to a lesser extent. There are words in longhand like *read* or *dove* that cannot even be pronounced until the reader knows the rest of the sentence. There are many more that cannot be understood when spoken except with the aid of context—such spoken words as *hear, here; there, their*, and the whole army of English homonyms. We have come to take for granted this dependency on context in speaking English and in writing longhand; we must extend this same valuable aid farther in using shorthand.

Yet, some teachers proudly tell how "they keep their learners from 'guessing' by having them read their shorthand backwards, so that the context could not be a clue. It should be unnecessary, at this point in the discussion, to recite the reasons why reading shorthand notes backwards is not good as a training device. If our learners are to be trained to take every legitimate advantage of context in reading back and transcribing, they must be given the opportunity of practicing reading with the context.

• **Conclusion.** Shorthand outlines are not designed to be read back in a vacuum. They are designed to be read back and transcribed with the aid of context. The learner should be trained in the most efficient way of using context as an aid to speed and accuracy of reading back and transcription.

■ **Fallacy No. 4: "Your Shorthand Vocabulary Is Weak"**—Many shorthand writers speak of the learning or possession of a shorthand vocabulary as though shorthand outlines were like dollars put into the bank of the writer's mind. Many fallacies seem to be a vain attempt to make a limited truth stretch on

unlimited ground, and the fallacy of the shorthand vocabulary is an especially good example of this.

• It is true that every shorthand writer must have some shorthand vocabulary. It is equally true nearly all the words of that vocabulary are acquired almost involuntarily. This is true in the sense that only very frequently recurring words will become stamped on the writer's mind well enough to become a part of his shorthand vocabulary. The word *we*, for example, will recur so frequently in any ordinary business dictation that the writer soon writes the shorthand character without consciously reconstructing it each time as *oo-e*. The brief forms recur so frequently that the writer does not consciously think to himself, "The brief form for *can* is the shorthand character *k*." When he hears the word *can*, he writes the *k* quite automatically.

• Teachers sometimes complain that some shorthand book has too large a vocabulary. "It has more than 6,000 different words; my pupils can't learn all that in a semester."

Another teacher may complain, "That book has only 6,000 different words; my pupils need a larger vocabulary."

The second teacher is closer to being correct, but not for the reason stated. The more different words a pupil practices in shorthand, the more readily he can construct the outlines not only for the words he has practiced but for the words he has never seen or written in shorthand. Therefore, the exact nature of the vocabulary in a shorthand text is of less importance than the extent of the vocabulary. The commonest words will take care of themselves; it is impossible to find normal running English in which they are not well represented.

What the learner needs is an opportunity to see and practice the shorthand outlines for many different words in order to become familiar with all the combinations of sound and symbol.

• Conclusion. The shorthand vocabulary of any writer is relatively limited. The writer's expertness is measured by the ability to construct outlines for words rather than by his ability to remember outlines. This ability to construct an outline for any word that may occur is obtained only by practicing outlines for thousands of different words in order to obtain the greatest possible familiarity with all the sound and symbol combinations of the English language.

December Bookkeeping Awards Problem

MILTON BRIGGS

Head, Department of Business Education
Senior High School, New Bedford, Mass.



THIS MONTH'S CONTEST problem tests your students' knowledge of journalizing. Teachers say that students never can have too much practice in this fundamental step in bookkeeping. Complete directions for giving the test and rules for winning awards were given in last month's issue of *BUSINESS EDUCATION WORLD* (pages 128-129). This month's problem will take one period, or two at most.

DIRECTIONS FOR STUDENTS: Journalizing is the process of (a) analyzing a transaction to determine what account should be debited and what account should be credited, and (b) making a written record of the transaction. You are to journalize the transactions below. Use the simplest form of journal, ruled with two money columns at the right side of the paper and a date column at the left. You may use paper already ruled, or you may rule your own form *with ink*. Use pen and ink and your best penmanship. No two transactions are exactly alike.

DECEMBER, 1950

- 1 Purchased merchandise from the Tarreytown Toy Company on account, \$149.50.
- 2 Sold merchandise for cash to Ann Sargent, \$15.40.
- 5 Bought merchandise for cash from the Neville Novelty Corporation, \$441.70.
- 7 Sold merchandise on account 30 days to George Mooney, \$9.
- 9 Received a check from Alvin Bourne, \$15.33, in payment for goods previously sold him on account.
- 11 Sent a check for \$111.89 to the Hart Manufacturing Company for goods bought on account in November.
- 14 Sent a check for \$150 to the Ace Realty Corporation in payment for rent of store for month.
- 16 Martin Moore, the proprietor of the business, invested an additional \$500.
- 18 Mr. Moore withdrew merchandise from the business for personal use, cost \$9.50. (Credit Purchases.)
- 19 Paid *The Daily News* \$18.30 for newspaper advertising.
- 20 Received a 60-day promissory note from Robert Rulison in settlement of his account, \$125.
- 22 Received a check for \$200 from Benjamin Broadbent to pay his note due today. (No interest.)
- 23 Sent a 90-day promissory note, \$300, to Harper Handicraft House in partial settlement of account.
- 26 Mr. Moore, the proprietor, withdrew cash \$75.
- 27 Bought wrapping paper on account from the Pennypacker Paper Company, \$28.45. (Debit Supplies.)

Teacher's Key to Journalizing Problem

| Date | Account Debited | Account Credited | Amount |
|------|-----------------------|-----------------------|----------|
| 1 | Purchases | Accounts Payable * | \$149.50 |
| 2 | Cash | Sales | 15.40 |
| 5 | Purchases | Cash | 441.70 |
| 7 | Accounts Receivable * | Sales | 9.00 |
| 9 | Cash | Accounts Receivable * | 15.33 |
| 11 | Accounts Payable * | Cash | 111.89 |
| 14 | Rent Expense | Cash | 150.00 |
| 16 | Cash | Martin Moore, Capital | 500.00 |
| 18 | Martin Moore, Drawing | Purchases | 9.50 |
| 19 | Advertising | Cash | 18.30 |
| 20 | Notes Receivable | Accounts Receivable * | 125.00 |
| 22 | Cash | Notes Receivable | 200.00 |
| 23 | Accounts Payable * | Notes Payable | 300.00 |
| 26 | Martin Moore, Drawing | Cash | 75.00 |
| 27 | Supplies | Accounts Payable * | 28.45 |

* Names of individual customers or creditors may be used in place of the controlling account titles.

Review of Fundamentals

Ernest A. Zelliot has been teacher, co-author of a bookkeeping textbook, counselor to graduate students, and city supervisor. "It is likely that the pointers indicated in this manuscript," he writes *B&W*, "are familiar to experienced teachers. None of the ideas is original. But I feel it is important to review, once in a while, the practical and effective procedures that have proved their worth in bookkeeping classrooms."

Practical Procedures for Making the Teaching of Bookkeeping Effective

ERNEST A. ZELLIOT
Director of Business Education
Des Moines, Iowa



No two bookkeeping teachers follow with equal success any one teaching procedure. It is unlikely that any one bookkeeping teacher uses the identical procedure twice in successive years or even in successive classes in the same school day. The procedures suggested below, therefore, will need to be adapted to the circumstances and experience of the teacher.

The procedures cannot be considered as innovations; they are suggested here because the writer has found that many teachers fail to obtain the maximum benefits of which they are capable simply because they neglect some of these commonplace but fundamental details of teaching.

■ **Classroom Management** — One who has the opportunity of visiting many classes observes wide variations in the attitudes and procedures of teachers.

• **Atmosphere.** In one classroom, the teacher is poised but relaxed, and goes about the period's work in a quiet, seemingly effortless manner while students are busily engaged with their assignments or are participating alertly in a class discussion. In another school, the teacher is nervous and proceeds in a dominant or uncertain fashion while the students are noisy and restless or indifferent and listless. The difference may be due largely to the plan of classroom management the teacher has developed.

• **Student Leadership.** Many teachers make good use of classroom officers and committees. A student chairman may call the class to order and assist with attendance records and announcements. Individual students or committees may be used to distribute books or papers, collect exercises, arrange displays, file student work, and care for other de-

tails. Students may assist also in making explanations, arranging demonstrations, and leading discussions.

Often the adroit assignment of classroom responsibility is the best means of "managing" a student who is a disciplinary problem. In a well-organized class, it is not unusual to find student leaders carrying on the class activities without interruption when it is necessary for the teacher to be absent from the room for brief periods.

How a class should be organized depends on the situation and the teacher. A good plan of class organization will require time and thought; if successfully instituted, the co-operation of students will relieve the teacher of many details and give him more time for the broader aspects of his work. More important, a good class organization gives students fine training and practice in co-operative management and causes them to have more pride in their work.

■ **Classroom Housekeeping**—In bookkeeping, the student must learn the importance of system and order in a business office; it therefore is incongruous for a bookkeeping student to work in a disorderly classroom.

All books and papers, including those on the teacher's desk, should be arranged neatly. Blackboards should be cleaned regularly. Displays and bulletin boards should be kept in good style. Desks and chairs should be arranged to the best advantage for light, convenience, and appearance. Window shades should be adjusted evenly and the floor kept clean of litter. Each student should be encouraged to keep his desk in good order at all times.

Appropriate pictures, illustrations, and exhibits create a favorable at-

mosphere and make the classroom more attractive and inviting for students. By making the most of the materials at hand and enlisting the assistance of students, the teacher can do much to make any type of classroom an interesting workshop for bookkeeping or other business study. The best quarters and equipment possible should be provided, but it isn't always the teacher with the best facilities who maintains the most inspirational environment for his students.

■ **Classroom Displays**—Displays of materials appropriate to the work immediately in hand add greatly to the general appearance and atmosphere of the classroom.

• **Sample Forms.** Blank checks, deposit tickets, and other forms from a local bank, together with its published financial statement, may be exhibited when banking services are studied. In the study of transportation charges, a display of bills of lading, freight bills, express receipts and other forms from railroad, trucking, express, and airline offices that serve the local community will make the work more realistic.

• **Student Work.** Displays of student work always are in order. Such a display may consist of selected statements, working sheets, or other exercise papers. On occasion it may include the work of all students for certain exercises. Care should be taken that all displays are arranged in a well-balanced fashion and that they are changed at frequent intervals.

■ **Classroom Files**—When practicing exercises and practice sets are completed, it usually is a good plan to retain them in the classroom instead of letting students keep them. For this purpose, a vertical file with an individual folder for each student is desirable. Such a plan keeps the

written work turned in by students out of circulation; more important, it gives the teacher the opportunity to review the work of any student and to discuss with him the progress he is making or any tendencies that need correction.

■ **Making Assignments**—Someone has said that the best single index of a teacher's ability is the manner in which he makes his lesson assignments. Many teachers make their assignments too long, indefinite, or at the wrong time. Obviously, good assignments imply good course-of-study outlines and good lesson plans.

• **Proper Assignments.** In general, a lesson assignment should be relatively short and should include at most but two or three major points; particularly is this important in the early part of the course. Assignments should be made by topics, and any reference to chapter or page numbers should be secondary. If an assignment is given near the end of one class period for work that is to be continued, the assignment should be reviewed or repeated at the beginning of the next period by the teacher or by a student.

• **Attention.** Students should be trained to give attention and perhaps to take notes when an assignment is given. Many students lose time or become discouraged because they do not understand exactly what they are to do; in such instances, the teacher should locate and correct the difficulty. Sarcastic remarks, reprimands, or reflections made about a student's lack of attention usually creates resentment and accomplishes no good purpose.

• **Written Work.** In most instances the assignment of written exercises should include optional as well as required work in order to provide for individual differences and thus to encourage all students, both fast and slow, to work to their maximum capacities. This plan also aids in keeping the students of a class together for the beginning of each new topic.

■ **Class Discussions**—Class discussions may be used effectively to stimulate interest, to clarify difficult points, and to aid students in learning to express their thinking. In conducting a class discussion, students may be requested or they may volunteer to give their point of view or understanding of a topic. They should be permitted to question each other. Following class discussion, conclusions should always be summarized, either by a student or by the teacher. Many teachers use the discussion and review questions found in most texts, or selec-

A Project in Office-Style Dictation

MARGARET FORCHT ROWE

Howe High School
Indianapolis, Indiana

BEFORE YOU START. Supply students with four letterheads, four sheets of plain paper for carbon copies, four envelopes, one sheet of carbon paper, and a copy of these instructions:

You are stenographer in a Colorado automobile insurance company and take dictation from Paul Waggoner. The following is pertinent information: George Bruce, 1924 Highland Drive, Boulder; John Marshall, Policy No. CN584845-50; James Campbell, 1266 South Main St., Colorado Springs; Wilbur Holmes, Policy No. 146988-50; F. E. Drake, 67501 Collins Ave., Denver, Policy No. 894572; Harry Owen, 1262 Euclid Ave, Denver, Policy No. 39833; Settlement and Subrogation Agreement; Hughes Bros.

YOUR CORRECT KEY. The project dictation material is presented in both light and bold type. When you dictate, be sure to dictate every word; but when you correct the papers, read only the material given in bold type—the light type indicates repetitions and instructions that the students should not transcribe.

ASSIGNMENT A—JUNIOR.* Dear Mr. Bruce: In Re John Marshall accident, Policy No. CN584845-50 Paragraph. We are enclosing accident report form No. 7A, which we ask that you fill out completely in connection with the accident involving the above mentioned insured. Paragraph. It is important that all questions—No—change that. All questions must be answered, comma and must be answered correctly. Please give the name of the company carrying your insurance; and, if you have collision coverage, please insert the amount—No—please state the amount necessary to convert your policy to full coverage or the amount of deductible.

Paragraph. On the back of the form you will find space—Change that to say—On the back of the form is provided space for giving your statement as to how the accident occurred and the details pertaining to the accident. Please be specific. Paragraph. Also please prepare an itemized estimate showing the damage to your property and return it with form 7A. Paragraph. We enclose a self-addressed envelope for your convenience in returning the two items above mentioned to us. Paragraph. Thank you for your co-operation and promptness. Yours very truly,

(continued on next page)

tions from them, as the basis for class discussion after a chapter has been studied.

Normally, a class-discussion period should be limited to ten or fifteen minutes. The class discussion should be teacher directed, but not teacher dominated.

It is unwise to inject class discussions or explanations into a study period or laboratory period. If a student raises a question in such a period, it usually is best to answer it quietly at the student's desk or have it reserved for a later discussion or recitation period.

■ **Classroom Speakers**—A businessman may be invited to lead a class discussion regarding the traits and abilities desirable for employees in his bookkeeping department. Sometimes a speaker may be secured to discuss a specific topic such as banking services, transportation services, or commercial papers.

Near the end of the course, a discussion of employment opportuni-

ties and the training and personal qualifications required in the bookkeeping-accounting field, led by an accountant or an accounting instructor, would be very much in order.

■ **Working Tools**—One of the important objectives in a bookkeeping class is to aid the student develop work habits that are desirable in business. In order that he may do his work to the best advantage, the student should learn to provide himself with suitable working tools and materials for the work in hand.

The teacher should be familiar with the kinds and quality of paper, pens, penholders, ink, rulers, and other materials that are available in local stores or the school supply room, so that he can specifically recommend the articles needed. One plan is to place on the blackboard or bulletin board a list of the essential supplies each student is expected to have. It is no kindness to permit a student to work under a handicap of poor tools and materials.

(continued from preceding page)

ASSIGNMENT B—SENIOR.* Take this letter to James Campbell of Colorado Springs. Dear Sir: In Re Wilbur Holmes, Policy No. 146988-50 Paragraph. We have received your report of the accident in which you were involved with our assured on November 27. Paragraph. Cut out the phrase "in which you were involved." We note that you have collision coverage with the State Motor Insurance Agency but that you have failed to indicate the amount of deductible you carry with this company. Please forward this information to our office and further consideration can be given your claim. Paragraph. Thank you for your co-operation. Very truly yours,

This letter goes to F. E. Drake of Denver, Colorado. Dear Sir: In Re Policy No. 894572 Paragraph. We have received notice of your automobile collision loss and have set up our file accordingly. Paragraph. However, since you advise us that—Change that to read—However, since you are attempting to collect from the other party's insurance carrier, we shall not take any definite action until you so advise. Paragraph. In the event—Make that If you are able to collect your loss from the insurance carrier of the other party, we should appreciate your advising us, in order that we may close our file. Yours very truly,

ASSIGNMENT C—SUPERIOR.* Send this letter to Harry Owen of Denver, Colorado. Dear Sir: In Re Policy No. 39833 Paragraph. Enclosed is Settlement and Subrogation Agreement form for our company calling for payment to you of \$96.53. Please sign this form in the lower right corner and have a witness to your signature sign in the lower left corner. It is not necessary to have this form notarized. Paragraph. We are also sending—Cut that statement out. Please secure for us a copy of the repair invoice from Hughes Bros. Paragraph. Also enclosed is a release from the National Auto Agency in the amount of \$50. You should sign this in the lower right corner and have a witness to your signature sign in the lower left corner. Notarization is not necessary on this form either. Paragraph. When you have all these—Change that. Upon receipt of all these papers, we will send you our check for \$96.53 and will forward the \$50 release to the National Auto Agency. They will remit direct to you. At the same time we will make a claim against them for payment. Yours very truly,

*These assignments may be used for O.B.E. transcription awards any time before March 1, 1951. Standards: Mailable transcript of Assignment A, prepared in 15 minutes, qualifies for Junior certificate; mailable transcripts of Assignments A and B, both prepared in one 20-minute period, for a Senior certificate; mailable transcripts of all three assignments, completed in one 25-minute period, for Superior certificate.

■ Improvement of Tool Skills—

• **Handwriting.** The study of bookkeeping should stress the importance of legible handwriting, which is a factor that students may not have learned previously to appreciate. By pointing out the need for uniformity in the style, slant, spacing, and size of letters and figures and of adapting them to fit the column rulings or the form blanks used, almost immediate improvement may be secured.

The teacher can assist by analyzing the faults that individual students should try to remedy and by recommending outside practice to supplement the limited time that can be given to penmanship during the class period.

• **Arithmetic.** Students in bookkeeping classes often are handicapped because they are slow or inaccurate in arithmetic. In getting a trial balance, for example, an undue amount of effort may be spent in locating addition and subtraction errors that should not have occurred.

In the long run, much more bookkeeping work will be accomplished and students will be happier about the course if the teacher will take time out to teach how to verify computations as the class progresses. Also, it may be desirable to conduct brief review drills on fundamentals when and as applied in bookkeeping work, such as columnar addition when trial balances are presented, simple interest when notes are studied, or percentage when the subject of discounts is taken up.

• **Reading.** Learning to read effectively is a continuing process and not one that is completed in the elementary schools, as is too often taken for granted by high school teachers. Many students have difficulty in business classes because they have not developed reading habits suitable for that type of work.

In bookkeeping, the student does not read extensively, but what he does read must be analyzed carefully. He must learn to note details and to interpret and follow directions. By having students read aloud

in class occasionally, by checking students' comprehension of text material assigned for silent reading, and by individual coaching, the teacher who appreciates the reading needs of students will do much to help them improve their reading habits.

■ **School Record Keeping—**Students in bookkeeping classes are often asked to serve as treasurers for school clubs or other organizations. In some schools, students, under the direction of the teacher, are assigned the task of keeping records for the school publication, the school supply store, or the student athletic association.

To the extent that work of this kind does not interfere with class progress, such participation should be encouraged. While record keeping for school activities may be relatively simple in character, it affords practical experience in accepting responsibility, in keeping accurate records that will be audited, and in making business reports.

■ **Business Contacts—**Some bookkeeping teachers have had little opportunity to gain practical bookkeeping experience, or their experience has been in limited fields. In a very worth-while way, a teacher may in part correct any such shortcoming by making a general study of the bookkeeping systems used in different business concerns. If the proper approach is made and the purpose is explained, most business managers are glad to co-operate with the bookkeeping teacher by arranging for an inspection visit; they know it will aid them in securing better-trained students from the school.

In arranging the visit, the teacher should be careful to explain that he is not interested in specific figures, but only in learning what books of entry are used, how cash, purchases, sales and other transactions are recorded, how inventories and depreciation are computed, and what business statements are made.

The teacher should keep in mind that most business bookkeeping systems are specialized and that his observations of them may not provide a great deal of material that can be used directly in an elementary class. Nevertheless, his observations will give the teacher more poise and assurance and will enable him to discuss specific applications more intelligently. To keep abreast of the times, it is suggested that every bookkeeping teacher make it a practice to examine in a general way the record keeping systems used in two or more different business concerns each year.



SYLVIA SHIRAS
Education Department
Household Finance Corporation

Solving a Real Problem

Many teachers of consumer-education and general-business courses find it difficult to convince students that the "bother" of planning and following a budget is worth the trouble. Mrs. Shiras, a former consumer education teacher, suggests that the emphasis be placed on getting the fullest value for one's money rather than on tedious exercises in planning distribution of fictitious incomes or on uninspired study of those impossible "model" budgets. That's—

How You Can Teach Budgeting So That Students Take It Seriously

The child who was proud to tell his classmates, "We don't have a car, we have *other things*," had the beginning of a sound philosophy in the use of money. Good money management is as much a philosophy as a technique.

■ Philosophy of Money Management—A philosophy is built from attitudes. For a wholesome philosophy of money management, what attitudes do we wish to develop in order to build in our students a wholesome, intelligent reaction to money problems?

• The following constitute a desirable philosophy:

1. An attitude of respect for skillful management of income.
2. The understanding that money is for our use—to get the things we need and want now and in the future. *How* we use our money is an expression of our personality.
3. The realization that money will buy more of what we want if we plan before we spend.
4. Recognition that handling money involves moral obligations.
5. An interest in developing judgment and skill in buying—to make the best use of money.
6. A willingness to find and use other resources, when it is necessary, to extend the value of one's income.

To be sure, we can't take these six points, one by one, and develop a lesson around each. But we can make the teaching of money management so vital that students will gradually adopt this philosophy.

• **Wrong Concept.** The emphasis in teaching money management is too often placed on thrift (interpreted as "savings") rather than on

careful management and good judgment in the use of money.

It is not what an individual has in clinking coins and bank balances that indicates good investments for better living. We must lead students to believe in spending for the greatest peace of mind and enjoyment possible within the limits of income.

■ Incentives for Money Management—We certainly cannot develop a wholesome philosophy of money management if we start our budget study by introducing dull, uninteresting record sheets. These are no incentive to better management. These do not excite the student, do not make him feel he's studying about *his* money.

To capture student interest, we must let students find out for themselves that *they can have more* of the things they want by planning how they will use the money that comes into their hands.

• **Approach.** The best way to start is to get students to define their goals. The students will begin with simple things of immediate importance to them; but, as your group gets interested, they will soon be describing standards of living.

They will project their wishes into the future and will begin to clarify their own ideas of what they really do want, what they hope to do to earn their living, what training they will need. If you encourage evaluation during this discussion, students will begin to see that what is important to one person has little or no value to another. They will begin to understand differences in the money problems of individuals and of whole families. In a well-directed discussion, you will see students gaining respect for people who deny themselves immediate indulgences for more important future satisfactions.

• **The next step**, logically, is pre-

sentation of these questions: "How much will these things cost? Will we have enough money to get them?" It is here that the budget comes in, for the budget makes possible an affirmative answer to the second question.

In the discussion of those two questions, start where the students are; relate all teaching to the actual and personal experiences of the group. Students may not yet be interested in family budgets, but they will be ready to make plans for their own spending and to set up budgets for the school clubs to which they belong.

Students can learn as much about principles of budgeting from its personalized study as from any other method, for the principles of budgeting are the same in all cases; that is, making plans for taking care of *future*, of *past*, and of *present* needs. Failure to plan ahead is a common stumbling block in money management; so, saving for future spending is an important part of budget experience for young people. Budget planning can be made practical even for students who do not have allowances of their own; whether they handle money or not, they can plan their money needs.

■ Experiences in Money Management—Having defined the purpose of money management and aroused interest in the help that money management gives in fulfilling future plans, the teacher will want to start students' thinking in specific *me* terms.

• **Start a Project.** The students should be helped to analyze their present money problems. They will readily see that there are two main elements—*income* and *outgo*. They will readily see, also, that they need to plan in detail, or at least to outline, the individual factors of *income* and *outgo*, in order to arrive

at totals and to plan effectively. They may be encouraged to discover, also, that making a form can expedite that outlining of details.

So, the students should be encouraged to plan, as a class project, one or more kinds of budget forms. One form should cover income. "What are the sources from which you will get the money you will be spending?" is the question to ask. Student discussion will provide such answers as these, which then become headings on the income-planning form: (a) allowances, (b) earnings, (c) gifts, and (d) other sources.

A second form will be necessary for the spending plan. Discussion will result in a three-part outline on future, past, and present spendings, like this:

1. Future spending
 - a. "Putasides" for "wishes"
 - b. "Putasides" for "special purposes"
2. Past spending
 - a. Debts I owe
 - b. How I will pay them
3. Present spending (my everyday needs)
 - a. School, books, supplies
 - b. Food—lunches
 - c. Clothes, accessories, personal care
 - d. Books, magazines, notebooks
 - e. Club dues
 - f. Church and charities
 - g. Gifts
 - h. Recreation — sports, treats, movies, records, fun-music, student tickets, hobbies
 - i. Transportation — school and church

Planning, with its attendant inventorying, is itself a wholesome project. Many students are surprisingly vague in their recollection of where their money "has gone to."

• **Conduct a Project.** Now is the time to suggest that students make and follow a plan for a week. They can suggest to one another mechanical devices that will help them. They may suggest, for example, keeping a notebook record of their expenditures, in order to check their success in using the plan or to check the adequacy of the plan; but such bothersome devices should be kept to a minimum. Methods of dividing their money in different purses, in order to control spending, might be easier and more effective.

The first week's experience should lead to another, and still another, and then on and on, even though the center of intensive class study moves to other consideration. Class budget experience should be extended until its real value is recognized. Since one of our main objectives is to prove that better

planning means more satisfaction from the use of one's funds, it is necessary for the teacher to help students to get pleasure from the experience and to achieve their goals if possible. Skip lightly over the balancing of the budget. Of course there is need for control and accuracy in knowing how well the budget is followed, but put the emphasis on "a better job next time."

• **Expand the Project.** It will be an easy step, now, to apply the personal learning experience to the problems of family budgeting. If the age group is approaching "the young marrieds," the interest will be keen.

Teachers should dispel any idea that there are "model budgets" to follow. If a so-called *model* is introduced, direct the discussion back to standards of living. Have the students break down real family expenses according to actual costs (not "model" costs) of food, clothing, and rents in their own community. This will help dispel the idea that incomes should be divided on a percentage basis to cover different categories of expenditure.

The real problems and confusion in budgeting come when families must meet emergencies, when they have failed to put aside funds for big future bills, and when debts have piled up. We must be realistic and include preparation for these problems. The fact that weekly or monthly income must cover needs of other periods is one that is hard to learn and one that teachers must emphasize. Students should be trained to accept the principle that current expenses must always be kept within income limits, to allow savings for larger future expenses, which come to everyone occasionally and which cannot always be met



"You'll have to brush up on your book-keeping, Brown. We hit the red again this month."

out of current income in any one period. The allocation of a portion of the large expense items, the distribution or spread of the big bills, to each of several budget periods must be recognized as imperative.

What to do with savings, how to buy insurance, and how to use credit are important to the family in making plans for the use of income. These subjects are not abstractions; they can be made intensely interesting when they are applied to real personal experiences. Practically every family today uses credit in some form and has insurance premiums to be included in the budget.

Such questions as these—"How much does a charge account cost? If I need \$100 for a hospital bill, where shall I get it? As a young man earning \$45 a week, which would be the best insurance for me to buy? Where shall I put the \$10 I am saving each month for my advanced education?"—won't leave your class indifferent, for they are questions that everyone in your class will soon be facing, if they have not already faced them.

• **Introduce Consumer Information.** How to select best buys and how to extend the value of income are natural bypaths that will be followed in any money-management workshop.

■ **Summary**—From a personalized program of training, such as the preceding, with emphasis on getting fullest value in the use of money rather than with emphasis on mechanics of budgeting, there will come a wholesome philosophy of money management to carry through a lifetime of money spending. Budgeting will become a pleasure. The goals ahead will be achieved. Plans will come to fruition. Respect for skillful management is fostered, and there will be peace of mind in living within the income.

Budgeting is not just a topic to be "covered," a unit to be "finished," a subject to be true-and-false quizzed. Budgeting is, or can be, a fundamental contribution toward happier and richer living. The teacher who approaches the subject with a zeal for contributing—permanently—to the lives of his students will find he does make such a contribution. The guiding principle for the teacher is this: When wishes are kept paramount in any plan for money management, the pressure for ineffective and purposeless spending is gone.

What Teachers Believe

The theme of this article has been debated for many years. Many surveys among teacher trainers and administrators have been made; but this author made a different survey on the old problem of "Should all business teachers be required to have work-experience?" She found out—

What Teachers Believe about Requiring Work-Experience for Business Teachers

ROSE COLIBRARO
Cody High School
Cody, Wyoming

One of the aspects of business teacher preparation that has been widely discussed for at least the past thirty years is the importance of supervised business experience for teachers of vocational business subjects. The value of actual work experience is agreed upon by all. Whether it should be required, and whether it should be required of all (both vocational and nonvocational) business teachers are two subjects that are currently being debated by business educators.

■ **Author's Survey**—Such dissention prompted the writer to attempt an actual survey of the opinions of graduate business teachers attending the 1950 summer session at the University of Denver.

A questionnaire canvassing the questions and related data was distributed to 56 teachers, a number representing about half the business teachers on campus. From the questionnaires, answers were tabulated (see Tables I-IV) and conclusions were prepared.

■ **Teachers' Work-Experience** — Analysis of the qualifications of those who answered the questionnaire is itself interesting:

• **Work-experience** had already been obtained by 54 of the 56 teachers. Thirty-one stated that they had

had experience directly related to the subjects they taught; 23 said they had had experience related to some but not all the subjects they taught. Table I indicates the relationship of subjects taught to the work-experience of the teachers.

TABLE I: NUMBER OF YEARS' WORK-EXPERIENCE IN BUSINESS SUBJECTS BEING TAUGHT

| Subject | Number of Teachers Teaching Subject | Number of Teachers Having Work-Exp. In Subject |
|---------------------------------|-------------------------------------|--|
| Typing | 47 | 40 |
| Shorthand | 43 | 29 |
| Bookkeeping | 31 | 20 |
| Office Practice | 18 | 14* |
| General Business | 9 | 1* |
| Business Law | 7 | 0* |
| Office Machines | 6 | 4 |
| Salesmanship | 5 | 2 |
| Business English | 4 | 0* |
| Teaching Methods | 3 | 3 |
| Business Arithmetic | 3 | 1* |
| Business Correspondence | 1 | 1 |
| Distributive Education | 1 | 1 |
| Co-operative Office Occupations | 1 | 1 |
| Comptometry | 1 | 1 |

* Specific work-experience as such in this subject is not determinable. It is possible to assume, however, that any work-experience may touch on some use of it in one way or another.

Of the two who had had no work-experience, one listed business English as the only business subject taught; the other person had taught shorthand and typing for more than five years.

• **Length of work-experience**, which is indicated in Table II, varied

from three months to twenty years. One teacher had had twenty years of actual business experience. Table III gives a frequency distribution on this point.

TABLE III: NUMBER OF YEARS SINCE LAST ACTUAL WORK-EXPERIENCE

| Number of Years | Number of Teachers* |
|---------------------|---------------------|
| Working Now | 4 |
| Less than 1 | 6 |
| 1 and less than 2 | 12 |
| 2 and less than 3 | 6 |
| 3 and less than 4 | 5 |
| 4 and less than 5 | 4 |
| 5 and less than 6 | 8 |
| 6 and less than 7 | 1 |
| 7 and less than 8 | 2 |
| 8 and less than 9 | 1 |
| 9 and less than 10 | 0 |
| 10 and less than 11 | 2 |
| 20 and less than 21 | 1 |

* This column totals 52. Two teachers had no actual work-experience; two teachers left this section blank on their questionnaire.

• **Continuity of work-experience** varied greatly. Eighteen teachers indicated that their work-experience was all consecutive; 23, piecemeal; 13, a little of both.

• **How long ago** these teachers had obtained their work-experience varied, also. It ranged from twenty years previous to the current job.

■ **Teachers' Evaluation of Work-Experience**—Having noted that most of the teachers in the survey had had work-experience, it is interesting to learn what they thought of the experience.

• **Better teaching** resulted from the work-experience, 53 of the 54 who had had experience reported. The one dissenting opinion was from a person whose only actual work-experience was six months of piece-rate typing. That person replied, when asked whether the experience had made her a better typewriting

TABLE II: ATTITUDE OF BUSINESS TEACHERS TOWARD WORK-EXPERIENCE AS COMPARED WITH THE NUMBER OF YEARS' ACTUAL BUSINESS EXPERIENCE

| Attitude Toward Work-Experience | Number of Years' Actual Business Experience | | | | | | | | | | | | | |
|---|---|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|-----------------|-----------------|-----------------|
| | None | Less Than 1 | 1 and Under 2 | 2 and Under 3 | 3 and Under 4 | 4 and Under 5 | 5 and Under 6 | 6 and Under 7 | 7 and Under 8 | 8 and Under 9 | 9 and Under 10 | 10 and Under 15 | 15 and Under 20 | 20 and Under 25 |
| Teachers who feel that work-experience is essential | | 4 | 6 | 7 | 11 | 5 | 1 | 2 | | | 1 | 4 | | 1 |
| Teachers who feel that work-experience is not essential | 2* | 2 | 3 | | | 1 | 1 | 1 | | | | | | |
| Total | 2 | 10 | 9 | 7 | 11 | 6 | 2 | 3 | | | 1 | 4 | | 1 |

* One of these indicated business English as the only business subject taught.

Your Professional Reading

• E. C. McGill
State Teachers College
Emporia, Kansas



ADVISORY COMMITTEES. Much has been said about the use of advisory committees in organizing and running a truly vocational program in office education and distributive education. Now you can get an inexpensive (25 cents) booklet from the American Vocational Association (1010 Vermont Avenue, N. W., Washington, D. C.) that tells the why, when, and how of advisory committees: *Vocational Advisory Committees*.

The book does not include every possible practice, but it does review a great many successful plans. Co-ordinators and supervisors of work-experience programs, particularly, can't afford not to have a copy of this publication.

FILING. One of the basic sources of information in filing, *Progressive Indexing and Filing*, published by the Library Bureau of Remington Rand (315 Fourth Avenue, New York 10), has just gone through its fifth revision. It provides basic materials, as did its previous editions, with additional simplification and rearrangement of the rules. Thirteen laboratory jobs provide fine practice in developing skill in both filing and finding records.

OFFICE PROCEDURES. The larger problem of records management and of allover office management are treated generously in *Office Methods, Systems, and Procedures*, a big \$7 book just published by Ronald Press. Author is Irwin A. Herrmann, who is office manager of Servel Incorporated and who has a down-to-earth, practical approach to management problems.

SECRETARIAL PROCEDURES. A new college-level book, *Workbook in Secretarial Procedures*, has just been published by Richard D. Irwin Company, Inc. (Chicago: \$3, college price; \$4, trade). It provides excellent work projects in all the common secretarial activities and can be used as a supplement to any textbook. Authors are Donaldson, Kean, and Cowles.

THE O. P. A. One of the most far-reaching regulatory practices in modern America was the O.P.A. rationing program. Yes, you thought that when Congress failed to renew the powers of the O.P.A. you would hear no more of it. But Victor A. Thompson has recorded for posterity the whole story of the planning, development, and operation of the entire O.P.A. program in his recent book, *The Regulatory Process in O.P.A. Rationing*, published by King's Crown Press, New York (\$5.75).

Having been a member of the rationing staff of the Office of Price Administration for over three years, the author can tell authoritatively the story that was so influential in the lives of all Americans during the mid-forties. Since the author has emphasized those aspects of rationing rule-making that have universal applicability or which would have interest and utility to all administrative officials, he has avoided doing a mere history of O.P.A. or a description of rationing mechanics.

Attention is given to the psychological and sociological aspects of such a regulatory program as it affects the lives of the people subjected to its operation.

PSYCHOLADS. The better the advertising man understands the consumer, the more his advertisement is likely to sell. This simple parallel is expounded in *How to Use Psychology for Better Advertising*, by Melvin S. Hattwick, to show how to produce advertising that creates in the consumer a greater desire to buy. Since the author has had considerable experience in the advertising field, he has been able to paint up many practical aspects of the use of psychology.

The book is especially well illustrated with appropriate charts and sample advertising copy. The book is divided into four sections: What Do Customers Want? Six Steps That Make Advertising More Effective. Methods for Evaluating Advertising Effectiveness. How to Build Customer Confidence in Advertising. Prentice-Hall: \$5.75.

teacher, "No, not as a typing teacher specifically."

• **Doubt about better teaching** was expressed by six teachers who said they thought they would have been just as competent without the work-experience. These six persons each carried the normal teaching load of typing, shorthand, and bookkeeping. Of the six, three had had work-experience only in typewriting, two had had work-experience only in bookkeeping, and one had had experience in all three subjects.

A comment volunteered on one paper may explain why these six teachers felt they could have taught as well without the experience: "... so often the work is just routine after a few days."

■ **So, What They Believe.**—The all-important question, "Should work-experience be required of all business teachers?" was answered in the affirmative by 46 teachers and in the negative by 10.

• **Table II** indicates that there is no particular relationship between the amount of work-experience and attitude toward requiring work-experience. As might be expected, the two teachers who had had no work-experience didn't think it was necessary.

• **Table IV** shows, in much the same manner, that the great majority of experienced teachers concur in believing that work-experience is essential and ought to be required.

TABLE IV: ATTITUDE OF BUSINESS TEACHERS TOWARD WORK-EXPERIENCE AS COMPARED WITH NUMBER OF YEARS' TEACHING EXPERIENCE

| Attitude Toward Work-Experience | Number of Years' Teaching Experience | | |
|---|--------------------------------------|--------|-----------|
| | 3 or Less | 4 or 5 | 6 or More |
| Teachers who feel that work-experience is essential | 14 | 7 | 25 |
| Teachers who feel that work-experience is not essential | 2 | 1 | 7 |
| Total | 16 | 8 | 32 |

To what extent these reactions were prejudiced by the fact that the surveyees were clearly above average—evidenced by their presence in summer school and by the high percentage of those who had had occupational experience—is for others to comment upon. It remains that superior teachers believe work-experience is essential.

Shorthand Seminar

"It would be a good idea," BEW thought, "to find out what competent teachers do about their shorthand problems." Digging into its files, BEW found that many teachers had written in to find out what other teachers do about using the shorthand plate materials in *Today's Secretary* and the corresponding key in BEW (see pages 203-210 of this issue).

So, BEW relayed the question to several shorthand teachers known to have solved it because their students win so many shorthand certificates and honors. BEW presents here the answers received. If you would care to comment on these answers or offer your own answers or ask other questions, write BEW, Dep't WL. Following is the question that was asked of this month's seminar contributors:

"There are many ways that a teacher can use shorthand stories such as are published in *Today's Secretary*. What are some of the ways that you recommend?"

How We Use the Shorthand Plate Material in "Today's Secretary"

■ **From Wapato, Washington**—All articles and stories appearing in shorthand in *Today's Secretary* are read aloud in class, in unison. Sometimes, individuals are called upon to read. The articles and stories are usually assigned for reading the day before they are read in class. Once in a while the procedure is reversed and the material is first read in class, then assigned to be read as homework.

Often the "Transcribing Speed Building," or the story written in graded or review vocabulary, or some other special-purpose material is used for the written homework. In such cases, the material is read in class before it is assigned, and then it is used for dictation after the homework has been collected the following day.—*Hilda Mesick, Senior High School, Wapato, Washington*

■ **From San Diego**—First, last, and in between, I use the shorthand stories for pure, unadulterated joy and pleasure in reading. To me, for the pupils to like to read and want to read shorthand is of prime importance for success in shorthand; for, when they read easily, they will write easily. Rapid reading is certainly essential for speed in transcription.

The whole atmosphere of the class on reading days is one of expectancy and pleasant relaxation. The old magazines are enjoyed—we use them over and over—but, when the new issue arrives, it is a red-letter day and truly a gala occasion. Days ahead of time the students ask, "Have the magazines arrived? Do we get to read them today?"

• I pass the magazines out and invite the students to browse through for a few minutes, to decide what they wish to read first. If there is a continued story, there is no question where we start, for the students love them.

Whether stories are written in English, Greek, Egyptian, or shorthand, they are read for pleasure. There is no other purpose in a story. Articles, a thesis, business letters, and other documents have many other purposes; but not so with stories. To assign them for homework, to give a grade on the reading, or in any way to attach drudgery to the reading would defeat the purpose of story reading. Hence, I never use the stories for anything but sight reading. I feel that this is excellent in itself, and the zest and thrill would be killed if the stories were used in any other way.

• **Reading Technique.** At first, I do the reading myself. Each pupil has a magazine, and I explain to them that they must follow each word as I read, for they are to pick up the eye images and the ear images of the words as I read.

After I have read to them on different days, my next step is to start reading a most exciting story, get the students well into the plot—and then turn the reading over to them. They read up and down the rows. This method breaks the continuity of the story less than calling on individuals by name would do.

If there are (and there always are) slow readers, I find it helps to have them sit with a good reader, who supplies the words on which they hesitate, so that the tempo of the reading is not slowed down too

much. This also saves embarrassment for the slow reader and keeps the class from becoming bored by long pauses.

Another device the pupils like is to let a group of five or six stand in front of the class and do the reading, while the class follows in the magazines. This group then hands their posts of honor on to other members of the class. It becomes quite a game to see who will march up front next. Incidentally, my Anniversary students are getting a big kick out of reading the stories in Simplified notes; the students are quite intrigued by the new, revised word-forms. We sometimes practice the new outlines at the end of the reading to see whether the students prefer them to the ones they have already learned and care to adopt them. They have no difficulty whatever in reading the revised forms.

• **Conclusion.** That is my complete offering for story reading. (What we do with the other materials in the magazine is another story.) There are no deep psychological implications, no involved technical practices. We just read shorthand for the joy of it and hope that along with the fun some shorthand is being absorbed that will turn my rather grubby-looking shorthand cocoons into beautiful butterflies.—*Eulalie Hill, San Diego High School, San Diego, California.*

■ **From Wilmington, Delaware**—Thank you for the opportunity to tell you how much we have enjoyed *Today's Secretary* at Beacom College. We read the stories in class. As soon as the students in a beginning class can read the pages with graded vocabulary, we use that material for supplementary reading.

Very soon, then, we are reading the jokes together; and, before we finish theory, we are reading all the stories—often as a special treat for a well-prepared lesson. You will be interested to know that we also read the *Gregg Scrap Book* from cover to cover, in class.

The students look forward to the few minutes each day that are saved for the magazine. We look forward to happy times with *Today's Secretary*.—*Mrs. Isabella B. Hitch, Beacom College of Business Administration, Wilmington, Delaware.*

■ **From Woodlawn, Maine**—There are certain practices that are observed regularly in our school. The magazine is used "across the board"; so we reserve each aspect of it for the class situation in which it will be most appropriate.

Accordingly, the reading of the

shorthand plates is a class activity in the shorthand class.

Discussion of their contents, a matter of considerable importance now that the stories nearly all have an office background, is reserved for the secretarial practice class—although once in a while we have to relent. In "Top Secret," in October, for example, a discussion of the ethics of what Marjorie had done boiled up right in the shorthand class. Ordinarily, however, we just read the shorthand in shorthand class and reserve discussion for secretarial practice.

The transcription materials, like the "Transcribing Speed Practice," Miss Hutchinson's "Transcription Talent Teaser," and Miss Slattery's rough-draft shorthand puzzle are reserved exclusively for study, examination, and practice in transcription class.

The typewriting materials—the Competent Typist Test, the monthly suggestions for the Expert Typist, and the editing-while-typing problems—are saved for use in the typewriting room. We usually devote each Friday typing period to these materials.

- *With beginning shorthand pupils*, we read the stories aloud and in unison, except for the graded material. The graded material is read "at sight" by the pupils. The other stories, however, we read together. At first, it is true, I do most of the reading. I read slowly then. It is not long, however, now that the theory is completed in three months, until the students can read with me and with very little prompting. During the transition months, while I am doing much of the reading, my pupils are encouraged to read those outlines that are familiar to them, so the story moves along alternately in my voice and in the pupils' voices.

The students, I am happy to report, become impatient at the slow pace; and many of them, I suspect but do not pretend to notice, must go to their colleagues in the advance class and get their help before coming to class. What could be more wholesome than eagerness to read?

With even the beginning students, I do assign the reading of Mr. Leslie's "Ever Wondered" articles about points of shorthand theory and Doctor Klein's articles on speed building. We do not discuss these articles in shorthand class, but I will say, when I see a student drawing an outline, "What did Mr. Leslie say about that?" And the student will reply, "He said we should write light, quick strokes."

So far as using the shorthand plates with beginning students is concerned, I should explain that my students are "beginners" only until they have completed theory. After that, both beginners and advanced students use the stories in the same manner.

- *With advanced students*, we take just a few minutes on the day I distribute the magazine to leaf through the magazine and make comments such as "We'll talk about this article in S. P. (Secretarial Practice) tomorrow," and "If you can read this article on speedier typing before class this afternoon, we might try what the author suggests." We must do this survey rapidly, however, for the students are frankly eager to get to the "Wits and Wags" page at the back.

Once in a while, as a special privilege, I will assign a period for reading the stories. We sometimes have races. Thanks to the magazine's providing the total word count at the end of each shorthand article, we can calculate our rate of oral reading. When students know we are going to have oral-reading races, they practice the material that I indicate will be used until they can read it more rapidly than they normally read print! That, too, I believe, is wholesome.

- *One More Item*. It is standard practice in my department—I am the entire staff of the business department, which is one reason why we can use all the features in the magazine in one or another of our classes, and why, for example, we can read shorthand in one period and discuss it in another period—it is standard practice for the students to leave the preceding issue of the magazine in their desks. This makes the copies available at school, gives the students something of special interest to use during study periods, and provides easily available and worth-while instructional material for the use of a substitute, if I must be absent, or of a student monitor if I am called out of class for any length of time.—*Elfrieda Johnston, Woodlawn, Maine.*

- *Weirton, West Virginia*—Just as a good speaker uses anecdotes to place his audience in a relaxed and listening mood, I like to use the "Wits and Wags" humor page in *Today's Secretary* to place my students in a cheerful and learning mood. Starting with this light touch helps in making the classroom atmosphere happy and pleasant.

- *Next our class turns to read the shorthand articles*. Sometimes we

read in concert, sometimes we read individually. After reading any article, we skim through the outlines again, looking for new ones; and those we find we use for word and phrase drills. That's for vocabulary building.

- *After reading the "Transcribing Speed Practice,"* I sometimes use the minute-step plan of dictation, and then have students compare their rates of transcribing from their own notes with their rates of transcribing from the printed shorthand plates. We spend at least one period a month transcribing from shorthand plate material.

- *Principally, however*, we use the shorthand stories simply to create in the students a desire for reading more and more shorthand, for we know that extensive reading of well-written shorthand notes develops a more rapid rate of writing shorthand.

- *I assign some of the shorthand stories and regular articles for home reading; and, when I do*, I ask my students to write in shorthand three, four, or five important points concerning the story. If the stories continue to be as exciting as "Shoe on the Wrong Foot" and "Tessie the Mannequin," asking students to read them at home is no imposition, for my class particularly likes the "fiction" stories.

Many of my students, incidentally, tell me that reading the stories and articles have helped them greatly in discussions in their English and social-studies classes. The English fine points they learn in Miss Hutchinson's monthly article on business English have been especially valued by the students.

- *Today's Secretary* meets effectively the needs of my students. I highly recommend its use.—*Miriam Mahl, Weir High School, Weirton, West Virginia.*

- *Baltimore, Maryland*—Use of the new magazine, *Today's Secretary*, is almost entirely extracurricular in our school. Students subscribe to the magazine on their own, which we encourage them to do, and members of our staff help the students with any difficult outlines they are unable to read. Those who do subscribe are so enthusiastic that I have hopes of having a whole class of subscribers.

I sometimes use the Transcription Talent Teasers in proofreading instruction in my advanced transcription classes. I also use the O.G.A. copy for improving penmanship in the shorthand classes.—*Ethel C. Rowland, Strayer-Bryant & Stratton College, Baltimore, Maryland.*

How Well I Remember Them—

O. Henry . . . Richard Harding Davis . . . Buffalo Bill . . .
John L. Sullivan . . . poets and playwrights . . . showmen
and prizefighters . . . princes and rajahs

ELSIE CRESSWELL DUFF
Public Stenographer
Prince George Hotel, New York City

IT WAS 1905, I think, when I set up my office in the lobby of the Prince George Hotel, on East 28th Street just off Fifth Avenue, in what was then the very heart of bustling Manhattan. I was, and I am still, a public stenographer; and through my office have passed some of the best-known persons in the world.

How well I remember the famous short-story writer, O. Henry. He lived just around the corner from the hotel, and time and again he dropped in to bring me one of his short stories to be typed—that was in the years from 1906 to 1910. His manuscripts were always written in a fine Spencerian hand on ruled yellow paper, and they were very easy to read. He wrote absolutely clean copy, with no corrections or words squeezed in between the lines.

I called him Mr. Porter, of course, for O. Henry was just his pen name; his real name was Sidney Porter. He was a quiet, taciturn man; but he was a master at interpreting life in New York City. If you are familiar with his stories, you know he wrote about all kinds of people—millionaires living in palatial mansions, ordinary folks, and even the homeless and hapless tramps of the slums.

One day he said to me, "Elsie, I'm putting you in a story."

"You are!" I exclaimed. "What kind of a character did you give me?"

"Wait until it is published," he said, "and I'll give you a copy."

I think he gave that job to some other public stenographer just so I wouldn't "see myself." But fate stepped in; and, after that conversation, I never saw him again, for he was suddenly taken ill and died.

Much later the manuscript was

published, and I found myself enshrined as a public stenographer in love with a struggling young artist who finally won a prize of \$1,000 for a design on a coin—the profile of his sweetheart, in a circle. The story is named "The Face in the Circle"; and if you'd like to know more about the life of a public stenographer in those days, particularly a girl stenographer, read that story.

THE LIFE OF A PUBLIC STENOGRAPHER in the early 1900's was something to write about! I remembered, after I had read the story, how Mr. Porter had asked me many questions about my work and especially how I had gotten into it.

I was born on a Pennsylvania farm, the youngest of twelve children. By the time I was 16, I could have qualified as a modern 4-H girl, for I knew all the angles on farming—how to milk cows, tend sheep, hitch up a team of horses, and manage a truck garden. Many of my brothers and sisters became farmers, but my father thought I ought to learn a vocation. So, I went

to Pittsburgh and took a full course in stenography at a business school.

I wanted to be my own boss (as I told O. Henry), and, after I had taught for a while and had worked in one business firm as a secretary for a few months, I came to New York City. I've been a public stenographer here since the turn of the century.

That was the day of typewriters that the modern secretary probably never heard of. Did you ever see a Caligraph? Or a Smith - Premier? They were both double-bank machines—one bank for small letters and a separate bank for capital letters, so that the keyboard was twice as big as one is now. Have you ever heard of the Hammond? It looked like a little organ!

But the cream of the crop was the old Remington No. 6. I don't think any modern office miss would even try to type on it. Although it had a keyboard just the same as the present typewriter, you typed "blind" on the old No. 6. That is, the keys hit at the bottom of the roll instead of in the front, so you couldn't see what you had typed without lifting a handle that raised the carriage. You would laugh at it today; but, at the turn of the century, we thought it was pretty wonderful, and I made out very well with it.

MOST OF THE CUSTOMERS of a public stenographer are, of course, businessmen. New York City is the business center of the world, and so I have come into contact with representatives of every creed, color, and clime. Iraqi sheiks, rajahs from far-off India, Arabs with turbans, brisk young Egyptians and Turks, princes and other scions of European aristocracy—all these have come to my office to say, "Will you take a letter, please?"

But I remember best some of the famous Americans—Richard Harding Davis, for example; I remember him very vividly. He was one of the first war correspondents, you know, although people today may remember him better for some of the famous adventure stories he wrote. It seems odd that such an adventurous traveler should be so terribly susceptible to taking cold. But he was. When he came to my office and dictated to me, as he often did when he was in New York, he always had the bellboy put a

* CROSS INDEX

Each month Business Education World presents some 5,000 words of new dictation material for the use of shorthand teachers. The materials selected for this purpose are given in Gregg shorthand in the same month's issue of *Today's Secretary*. Through the use of the cross index given here, these dictation materials serve also as a ready key to shorthand plates in that magazine. The materials presented here are counted in units of 20 standard words.

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screen around him to ward off drafts!

Do you remember Maude Adams?⁴⁸ She was one of the great actresses who helped to make Broadway a street of renown. I remember typing three⁴⁹ copies of *The Merchant of Venice* for her.

Another famous man for whom I did a great deal of work each time⁴⁷ he came to New York City was Colonel William Cody—you know, "Buffalo Bill." By the time I met him, his wild⁴⁶ frontier days were over and he was a showman. He had a gigantic Wild West show with which he toured Europe and⁴⁵ America for twenty years, with horses, cattle, and scores of cowboys, Indians, and assorted "Deadwood Dick"⁵⁰ characters. When he brought his show to New York City, he would stop in my office, for our hotel was just a quick⁵¹ hop from the old Madison Square Garden, where his shows were produced.

I had a part in one strange episode in⁴⁹ Buffalo Bill's life. While in London, he had struck up with King Edward VII one of those strange, spontaneous friendships⁵² for which the king was well known. When Edward suddenly died in 1910, Buffalo Bill and his troupe were⁵⁴ playing the Garden. The Colonel was grief-stricken. He stopped in my office and dictated the first draft of a⁵⁵ eulogy to the monarch, and then we worked over it together. He sent it to the New York newspapers and all⁵⁶ of them published it. Colonel Cody used to say, "I am not much of a scholar, but just give me a sympathetic⁵⁷ and efficient stenographer!"

Because the Garden was so close, I met some of the famous fighters of that⁵⁸ day. I remember doing stenographic work for John L. Sullivan, even after he had left prizefighting⁵⁹ to become a temperance lecturer, and for the famous boxer Bob Fitzsimmons. Interestingly enough,⁶⁰ I found that fighters always dictated very slowly, very carefully. I've never figured out why.

O. HENRY⁶¹ and Richard Harding Davis were just two of many writers on whose manuscripts I was privileged—and paid⁶²—to work. Are you familiar with *The Covered Wagon* and *54-40 or Fight?* They were written by Emerson⁶³ Hough and typed by Elsie Duff. Mr. Hough lived at the Prince George for many months, and all that time I did his

typing.⁶⁴ I typed another of his books, too—*The Magnificent Adventure*; that was the title the publisher gave⁶⁵ it. It was the story of the Lewis and Clark Expedition, and Mr. Hough had originally called it⁶⁶ *Merne Lewis*.

Perhaps you, too, love fine poetry. If you do, you know the name of Angela Morgan. I did quite⁶⁷ a bit of typing for her, including the entire manuscript of one of her most famous books of verse, *Silver⁶⁸ Clothes*, published in 1926.

How many famous names I begin to remember! There were William⁶⁹ Jennings Bryan, Edward Hungerford, young producer Arthur Hopkins, and Sophie Tucker . . .

LET ME CONFESS, however,⁷⁰ that some of the personalities were not so fine. There was one smartly dressed man who stayed at the hotel about⁷¹ the time I had been there three or four years; he often came in to give me dictation, and

always the dictation⁷² was about big business deals. At Christmas time, he gave me a five-dollar gold piece, and he did the same for other⁷³ employees at the hotel. We all thought he was a millionaire. Right after the start of the new year he came⁷⁴ up to me.

"You've been so kind to me," he said, "that I want to let you in on the ground floor of a company I'm founding. If you have a little money in the savings account, I will guarantee to double it for you" within two years." I drew \$600 from the bank and gave it to him. He collected similar sums from⁷⁷ others at the hotel. Then he skipped out with our money—he was just a confidence man. The lesson was a costly⁷⁸ one for me, but well learned.

Ups and downs. Businessmen and businesswomen. Stage and prize-winning personalities. Public⁷⁹ stenography gives you a close-up not only of life but also of lives. I remember so many, so well. (1600)

They Thought So, Too

Graded for use with the first eight chapters of Gregg Simplified.

BOB STONE was a good friend of mine, but I guess he will never forgive me! It is quite a story, and it deals with¹ a penny and two Chinese men.

Bob Stone is the owner of a big factory where his men make "the best pocket² knives on the market." He often invited me to stop in and see his shops and production line. So he was quite³ pleased when at last I arrived.

"Good!" he exclaimed. "I have two other guests here, and we were getting ready to take a⁴ trip through the plant. You are just in time."

Bob then had me meet two Chinese, whose names were Hi and Lo. Bob explained that they⁵ were members of a trade mission and were in the market for some of his products.

THE FOUR OF US left the office⁶ and went through the plant. We saw the big machines, saw how the blades were made from fine steel, saw the handles being carved, and⁷ watched the husky craftsmen making "the best knives on the market."

When we got back to the office, Bob reached into the⁸ top drawer of his desk and picked up three

small souvenir knives. He gave a knife to each of us. I reached into my⁹ pocket and said, "Here, Bob—my penny!"

THE TWO CHINESE watched me toss my penny to Bob, and then they began a¹⁰ rapid-fire exchange of words in Chinese. Hi's voice went low and Lo's voice went high. They got more and more excited. They put¹¹ their hands in their pockets and pushed all their money, a big stack of it, over the desk. They were so excited that¹² it took ten minutes before Lo's voice got down to where he could tell Bob just what he wanted.

"If . . . knife . . . is . . . a penny,"¹³ he said, "we . . . desire . . . you . . . deliver . . . this much . . . to us." There was more than \$2,000 on the desk.

I JUST ROARED.¹⁴ Bob glared at me. When I left a little later, he was still glaring at me and still trying to explain that giving¹⁵ a penny to a friend who gives you a knife, so that the sharp edge will not cut your friendship, is just an old¹⁶ American custom. (324)



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Shorthand for the Lady of the House

RUTH WESTOVER

who prefers shorthand to Canasta

SHORTHAND puts the most surprising zip into homemaking. I learned this fact when I began sampling, then earnestly¹ studying, my daughter's shorthand manual. I found shorthand to be a docile and dexterous servant. More, shorthand² has opened up a new and unexpected vista in my life. The present and future of my homemaking³ career are a lot more attractive now that I've learned shorthand.

All this came about for two reasons: I hated⁴ ironing, and I had always lamented the fact that I never had had an opportunity to learn a foreign⁵ language.

One day my oldest daughter, who is a high school senior, remarked, "No one else can read the shorthand notes⁶ we Commercial Department girls pass around to each other. It's like knowing a foreign language."

My pet desire⁷ turned handsprings.

"With four youngsters to raise, you have no time to fritter away!" argued my better judgment.

I agreed⁸ with a regretful sigh, "That's right. I just can't do two things at once and do either of them well. Or, can I?"

THAT NIGHT⁹ I lay beside the baby to induce her to settle down early. After the usual bedtime story, I¹⁰ began to read to her the preface to the shorthand manual. After less than half a page of preface, she was¹¹ sleeping like a lamb. (Note by the Shorthand Editor: "That doesn't speak well for the preface!") I went to bed much later¹² that evening—with the manual under my pillow.

From that time on, the manual was a part of my daily¹³ routine. I wrote brief forms with soap on the bathroom mirror; and, as I brushed my teeth and put up my hair, I studied¹⁴ the intriguing curves of the outlines. When I cleaned the eleven big windows in the sunparlor, I wrote "He¹⁵ can go there in an hour," or "At the hour I am going," and many equally appropriate sentiments on¹⁶ the windowpane with my Bon-Ami cloth. I laboriously jotted down "brown sugar," "bread," and "tea" on my¹⁷ grocery pad in wobbly outlines. I progressed. I got so I could

actually read those grocery lists after¹⁸ I got to the store the next day.

I DID MY BEST studying when I ironed, believe it or not! For years I had¹⁹ begrudged the time I put in at this dull task; but, with the manual propped open nearby, I found myself looking²⁰ forward to this weekly period as a time of gratifying accomplishment. The symbols and rules that I²¹ learned as I smoothed out wrinkles in shirts gave me something constructive to show for my time.

Perhaps you are saying,²² "Memorizing symbols is one thing. Learning to take dictation is another. How can a housewife find an²³ opportunity to learn to take dictation?"

I found an answer to that problem. The radio is good for something²⁴ besides telling what John's Other Wife is up to. I filled whole notebooks with shorthand written from radio dictation.²⁵ I may never acquire a technique equal to keeping up with Kaltenborn or Winchell, but I feel quite proud²⁶ when I get down most of some Texan's drawl.

JUST ABOUT NOW you are going to ask, "Where does all this get you? Aren't²⁷ you wasting valuable time? Will you ever get any good out of it?"

I've found a great deal of good in shorthand²⁸ from that first night when I slept with the manual under my pillow. I've enjoyed the novel, almost exotic,²⁹ feel of this new element. I've liked the spice of mental exertion. When the lessons became more complicated³⁰ and the novelty wore off, I had the competition of my high school daughter to spur me on; and I had³¹ her help to pull me through the puzzling places.

Then, too, I hadn't the heart to fail to live up to the evident³² pride my ten-year-old girl took in her mother's growing proficiency. Shorthand lessons became so much a part³³ of the family routine that the baby frequently brought out my pad and pencil in the evening, when the supper³⁴ dishes were done, and said, "es do s'or'hand now."

MY STUDIES began to pay off. I had

always typed my husband's³⁵ business letters from his longhand copy. (He owns and operates a grist mill and feed store.) Now I can, to his³⁶ amazement, take down his dictated letters quite acceptably in shorthand. It's definitely thrilling to be³⁷ able to amaze a man you've been married to for twenty-two years!

For some time I have written a column of³⁸ local news for two newspapers. I enjoy the competent feeling I get these days when I take down, in shorthand,³⁹ some telephoned account of a recent wedding.

Don't think I'm not enjoying the limelight that glows around me when,⁴⁰ to the astonishment of my fellow clubwomen, I take down the minutes of our meetings in shorthand.

AND I'VE⁴¹ BEGUN to cherish a more or less secret ambition. For years I have spent every moment I could steal from⁴² my housework in writing magazine and newspaper articles. Lately I've taken to dropping in at our⁴³ newspaper offices. I'm there to buy envelopes or typewriting paper—that's what *they* think! Secretly I picture⁴⁴ myself at one of the desks, telephone glued to my ear, and my pencil flying as I take down in shorthand some⁴⁵ rapid-fire news report.

Newspaper work is a delightful goal to dream about. When my family is grown up,⁴⁶ I'll have real leisure time on my hands. Heaven forbid that I be forced to spend my later years playing Canasta!⁴⁷ Shorthand can save me from such a horrible fate.

Anything that can make a homemaker's present enjoyable⁴⁸ and her future inspiring is worth acquiring and using. In my home shorthand is as useful a tool as⁴⁹ a broom and a thousand times more thrilling to wield. (989)

Junior O. G. A. Test

Hello Mom, Now that the final exams are over, I can't wait to get home to spend the holidays. Will it be¹ all right if I get Mary to come home with me? She lives in the city with an aunt since her mother and dad passed² away. I know she would have fun helping to trim the tree and then singing with the whole gang around the piano.³ After that we can go ice skating or sleigh riding.

Please write me soon. We must both make final plans. Cathy (79)

A Job for Cinderella

HELEN HULETT SEARL

(Concluded from the November issue)

THE DARK,⁴⁹ DESERTED CRAIG OFFICE seemed a haven of refuge to her wounded pride as she opened the door and crept in. The⁵⁰ only ray of light shone from the door at the end, where Miss Page lingered over her accounts. Angela sank into⁵¹ the chair in front of her desk and, putting her head down on her old typewriter, let herself go in a fury of⁵² weeping.

She didn't know Miss Page had come out of her office until she heard her anxious, sympathetic voice saying,⁵³ "Angela! What on earth is the matter? What's happened?"

At first Angela couldn't speak, but gradually her⁵⁴ sobs lessened and, between gulps, she blurted out the whole story. "That smug stuffed shirt! He can keep his old job. He practically⁵⁵ told me I wasn't fit to work in his precious office. I'd starve to death before I'd work for him."

Miss Page⁵⁶ waited till Angela ran out of words. Then she said, "Let's go down to the cafeteria and relax and get⁵⁷ something to eat. I don't believe you had any lunch."

NOT UNTIL ANGELA HAD FINISHED every bit of the⁵⁸ food that Miss Page had insisted she take, did the older woman refer to what the girl had told her.

Looking at⁵⁹ Angela affectionately, Miss Page said, "I'm going to be frank with you, and I know you're going to take what⁶⁰ I say as I mean it. You're able to do much higher class work than you're doing. Yet you stick on in our office⁶¹ when you ought to have a job with a future. Why? Because the people where you've applied haven't the sense to see beyond⁶² outward appearance or couldn't be bothered to do anything about it if they did see. Today you meet⁶³ a man smart enough to see beyond clothes and hairdo and try to do something about it. And what do you do? You⁶⁴ blow your top and want to murder him."

"But he had no business to criticize my looks," Angela insisted.

"Nonsense!"⁶⁵ Miss Page snorted. "You wouldn't resent it if he were a Hollywood producer."



What Executives Tell Me

• MADELINE S. STRONY

"IT IS WONDERFUL to have a secretary who anticipates your every need, so that you don't have to¹ say every few minutes, 'Get me this, or that, please.' That's what a vice-president of a well-known steamship line was² telling me in speaking about his excellent secretary, who had been with him for six years.

He said he never³ realized how well she performed her job until recently she asked for a brief leave of absence. She left⁴ everything cleared up before her departure, but he said she had recently made herself indispensable. "In⁵ fact," he continued, "she is my alter ego. Most of my customers prefer doing business with her than with⁶ me. When a visitor is expected, she has all the necessary information from the files ready for⁷ me, and furthermore she adds any little note necessary to help refresh my memory about any⁸ previous talks.

"The young lady who replaced my secretary during the leave was a good stenographer, and⁹ I am sure that some day she will be a good secretary; but, my, how she talked! It seemed that I could never find¹⁰ her when I needed her most. She was here, there, and everywhere but where she should be. She did so much 'visiting'¹¹ with the other girls that I know she upset their routine and some of them told her about it. I didn't bother¹² because I knew she would be with me only a short time, but I suppose I would have been doing her a great favor¹³ if I had.

"AND ANOTHER THING, her talking was mostly about her personal life—what she did last night and¹⁴ what she was going to do tonight. I heard one of the older girls refer to her as 'Judy Happy'—perhaps¹⁵ that's it.

"It is alarming that so many substitutes take the attitude that a secretarial job is¹⁶ just glorified stenographic work. If only that substitute had realized that an empty notebook did not¹⁷ mean she was free for the day! While she 'socialized,' I had to answer every phone call, to say nothing of¹⁸ receiving many unnecessary and unwanted visitors, and having to search in the files for important¹⁹ correspondence myself.

"All I know is that I most certainly thanked my lucky star when my regular secretary²⁰ returned. She's friendly, but she keeps her personal life out of the office." (414)

"That's different," Angela⁶⁶ said. "Not at all. You're trying to sell your ability, and he wants to package it so that he can use it."

She⁶⁷ sat sipping her second cup of coffee, gazing at Angela as if she were seeing her for the first time. "You⁶⁸ know you have lovely eyes. And such nice, thick hair. I don't believe I'd have it cut. My niece says long hair's coming back. Why⁶⁹ don't you part it in the middle and do it in a bun, all glossy and shining—the Madonna type? We'll see what⁷⁰ the hairdresser says. Then we'll go on a wonderful shopping spree."

Angela gazed back as if she thought Miss Page had⁷¹ gone mad.

"But I haven't the money for all that," she protested.

"You will have as soon as you call this Leighton man⁷² tomorrow. Why I feel as excited as Cinderella's godmother!" Miss Page chortled.

MISS PAGE MUST HAVE WORKED OUT⁷³ WELL in the godmother role. When Angela walked into the Leighton offices a few days later, the receptionist⁷⁴ looked up without recognizing her. "Who shall I say is calling?" she asked.⁷⁵

"Miss Morrison, Mr. Leighton's new secretary," Angela told her and enjoyed the girl's start of surprise
(Continued on next page)

and her instant recovery as⁷⁶ she motioned Angela to go on in.

"Of course, Mr. Leighton is expecting you," she said.

To Angela's relief⁷⁷ Mr. Leighton didn't mention her changed appearance. He merely said with a friendly smile, "I'm glad to see you."⁷⁸ We'll get busy on this correspondence as soon as you're ready." He waved his hand at the pile of letters on his⁷⁹ desk.

AS ANGELA TOOK OFF HER NEW COAT in the snug little office that was to be hers and carefully removed⁸⁰ the hat with its blue matching Mercury wings, she looked at herself in the mirror and was satisfied with what she⁸¹ saw there. A soft plaid skirt and a crisp blouse completed her outfit. That was all Miss Page had succeeded in persuading⁸² her to buy.

"I'm going to pay Mr. Leighton back when I get my first check," Angela had told her. "I'll feel⁸³ better that way."

Miss Page nodded. "Yes, you'll feel more independent that way." (1673)

Here's the Contest Copy for the

38TH ANNUAL O.G.A. CONTEST

I HITCHED the horse where a great number of men were gathered at an auction. The hour of the sale had not come, and the men were talking about the troubles of the times. "Pray, Father Abraham, what do you think of the times? Will not these heavy taxes ruin us? How shall we ever be able to pay them, and what would you suggest that we do?"

Father⁸ Abraham arose and, after some thought, said: "Fellow neighbors, the taxes are indeed very heavy; and, if those laid on us by the State were the only ones that you and I had to pay, we could more easily face them."

"However, we are taxed twice as much by our slothfulness, four times as much by our pride, and six times as much by our folly." Lost time is never found again. Let us be up and doing, and so, by our effort, shall we progress more with less perplexity." (144) Adapted from—Benjamin Franklin's "Way to Wealth"

SCHOOLS

continued from page 171

cent over 1948; present indications, therefore, are that enrollments are slightly higher—2 per cent—than in 1948.

The percentage of veterans enrolled has decreased also: only 30 per cent of present enrollees are veterans, and only 16 per cent of new students are vets.

Girl students are once more in the majority—55 per cent of student bodies of America's private business schools.

■ **Change in Wisconsin** — Wisconsin's oldest business college, now in its 95th year, has a new name and its first change in officers since 1914. Madison College has become Madison Business College. GEORGE E. SPOHN retires as president after 49 years with the institution, and HARRY HARB leaves his post of secretary-treasurer after 36 years with the school.

EDWARD M. DOUGLAS, who joined the school 43 years ago, moves up from vice-president to president, himself being succeeded by OTTO J. MADLAND. FRED J. BROKER succeeds Mr. Harb as secretary-treasurer. The school was founded by R. S. Bacon in 1856 as "Northwestern Business College" and became "Capital City Business College" at the turn of the century.

EDUCATIONAL NEWS

■ **New Name, Old Friend** — For years the name *American Institute of Filing*, of the Library Bureau Department of Remington Rand, has been a familiar one to every teacher of filing and records management.

Now the Institute has a new name: *American Institute of Records Administration*. N. MAE SAWYER continues as its director. As the new name implies, new emphases and an expanded program lie ahead. But the familiar services and facilities of the Institute—including Miss Sawyer's popular *Q&A Newsletter* for teachers of filing—will be continued.

One of the first activities of the rechristened Institute has been publication of a new edition (fifth) of *Progressive Indexing and Filing*.

■ **Deferment of Scholars?** — Students of high aptitude and outstanding scholastic records should be deferred and designated as Class II-A(s). After their training is com-

plete, they should continue to be deferred in Class II-A, which is the classification on essentiality of men for military or civilian purposes—in other words, they should be kept at their civilian jobs rather than be mustered in for military drill or fighting.

That's the advice given SELECTIVE SERVICE DIRECTOR HERSHEY by six scientific advisory committees. The committees said that any student, regardless of the curriculum in which he is enrolled, should be considered for "essentiality" deferment. This means that a student in the humanities would have as good a chance for deferment as a student in electronics.

A score equivalent to 120 on the Army General Classification Test, plus a certificate from school authorities, would be required for classification in the special groups.

■ **Figures for Consumer Educators** — Boys and girls between the ages of 8 and 20, reports the Educational Press Association, spend \$4½ billion a year out of their own pockets.

■ **And Now, "Mimeolith"** — The A. B. Dick Company, originators of the mimeograph, purchased in October the office offset duplicating business of the Lithomat Corporation, as a first step in A. B. Dick's plans for entering the offset duplicating market with a full line of machines and supplies.

So, A. B. Dick mimeograph distributors will soon begin to sell A. B. Dick's "Mimeolith" supplies for offset duplicators.

Will "Mimeolith" make "Mimeograph" obsolete? Mr. A. B. Dick, III, president of the Company, says no: "The offset process for office duplicating is, comparatively speaking, in its infancy." He points out that thirteen major markets for duplicating equipment are essentially users of mimeograph equipment. "The two processes complement each other. Therefore, our entering the offset field is no more than a natural development in our business of manufacturing and marketing office duplicating devices along with related products."

• Before your music-teacher associate asks you about it: Yes, you can obtain stencils that are die-impressed with staff lines for use in writing music. The 10-staff music stencil was introduced some months ago, and since then the 12-staff stencil, for choral and band music, has been produced. All you have to do is stylus in the notes; the lines are already in the stencils. An A. B. Dick development.

Enter Your Students in the

Esterbrook®

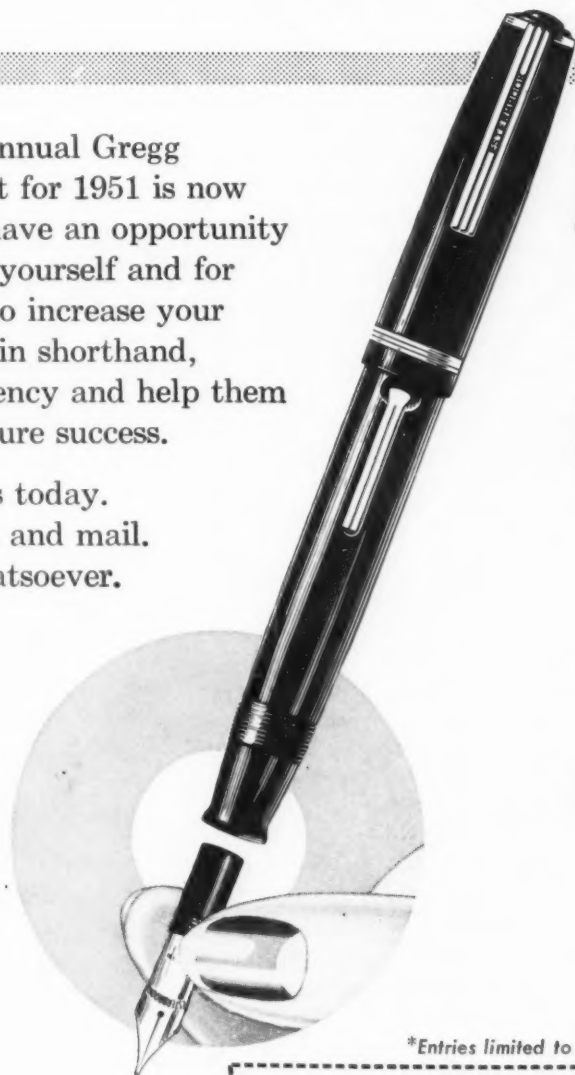
GREGG SHORTHAND CONTEST*

**Win a Prize for Yourself and your School—
Improve your Students' Shorthand**

(Contest Closes April 1, 1951)

The Esterbrook Annual Gregg Shorthand Contest for 1951 is now open. Again you have an opportunity to win a prize for yourself and for your school, and to increase your students' interest in shorthand, build their proficiency and help them on the road to future success.

Enter your classes today.
Fill in the coupon and mail.
No obligation whatsoever.



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Every teacher having 15 or more students in the competition will receive an Esterbrook Gregg-Approved Fountain Pen as a gift.

AWARDS FOR SCHOOLS

Eight silver cups, engraved with name of school, teacher's name and winning class—awarded to schools whose students submit the finest papers. A championship cup and a "runner-up" cup for each school group—public, private, parochial and post high school.

AWARDS FOR STUDENTS

Every student submitting an outstanding paper will receive a Meritorious Award Certificate, denoting outstanding proficiency and achievement—a very valuable asset for the young job seeker.

*Entries limited to Continental United States

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Please send me entry blank and rules for your Esterbrook Shorthand Contest, together with copies of contest material for my students. This material is to be sent without cost or obligation.

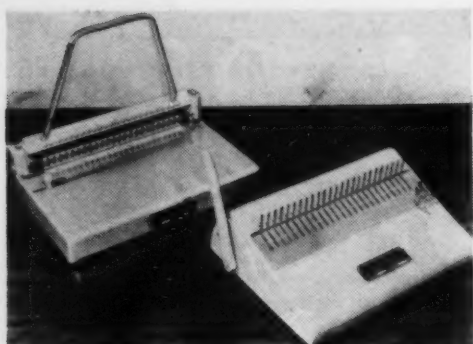
Teacher's Name

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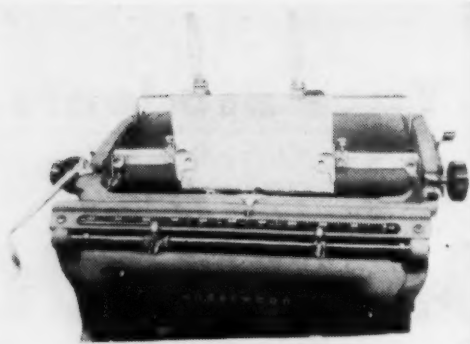
Number of students in my classes

Street Address

City Zone State



Plastic Binding



Index Card Attachment

News of Business Equipment

WALTER LANGE

■ **Plastic Binding**—General Binding Corporation, 816 West Belmont Avenue, Chicago 14, Illinois, has introduced new portable plastic binding equipment. Model 12—consisting of two units: a punching machine and a binding machine—costs about the same as an office typewriter but is priced lower than any other plastic binding equipment on the market.

This equipment is useful not only in offices and plants but also in schools where reports, school yearbooks, etc., can be easily bound by students and turned in in neat, orderly fashion. A big feature is the ability to put pages in and to take them out when desired.

GBC binding permits pages to be opened flat and allows them to turn easily on polished plastic rings.

■ **New Accessory for Underwood Standard Typewriters**—A visible index card attachment has been developed by Underwood Corporation. It is designed to enable speedy and accurate handling of cards for visible index systems that require typing on the extreme bottom of the card. Easily attached or removed, this feature requires no tools. It has two adjustable card aligners, each with two aligning position stops to permit instant and accurate horizontal aligning of cards for two index lines at the bottom. Cards up to a maximum height of eight inches and a maximum width of 13¼ inches can be handled.

■ **Foam Rubber Stamp Pad**—Noise and wrist strain, usually inevitable parts of any rubber stamping operation, have been eliminated by a new stamp pad, says the manufacturer, Sanford Ink Company, Bellwood, Illinois. Known as the No. 20 Stamp Pad, this new pad is made of a cushion of resilient foam rubber.

A light touch of the rubber stamp produces enough ink to make a clear

and lasting impression on paper, and no special ink is required for re-inking. Other features are: the pad can be used immediately after re-inking; there is no annoying lint; it can be wiped clean with paper or cloth. It is available in five colors and retails for \$1.

■ **Stencil Hanger** — Manufacturer of the Atlas hanger for the vertical filing of stencils, the Atlas Stencil Files Company, 1662 East 118th Street, Cleveland 6, Ohio, has added three series of hangers for vertical filing. Hangers in the SH series are especially designed for the vertical filing of offset plates and masters and are available in 11½-, 14-, and 22-inch widths. On one side of the hanger two or three inverted hooks are placed to support the plate or master and one or two locking lugs to hold the plate in position. Negatives may be attached to hangers and plates by use of spring clips.

The PSC series of hangers, available in the same widths, are equipped with two or three spring clips. Stubless stencils, plates, stencils in file folders, X-rays and blueprints are easily attached and detached from the hanger and are securely held in place by the spring clips.

The Atlas Gripdex (patent pending) hanger series files larger blueprints, photographic films, law and office records and is available also in 11½-, 14-, and 22-inch widths.

■ **Adding Machine** — The latest thing in adding machines is the Custom Model, say its manufacturers, Victor Adding Machine Company, Chicago, Illinois. This model has a 10-column listing capacity with an 11-column total, and adds, subtracts, divides, and automatically computes credit balance. Company spokesmen say it has the fastest, least fatiguing keyboard ever designed. The Custom is designed for electrical operation, but hand-operated models are also available.

Wits and Wags

JUDGE: Your sentence is a fifty-dollar fine and a year in jail; have you anything to say for yourself?

"Just this, Judge: I think the sentence should be reversed."

"Very well, then; we'll make it a dollar fine and fifty years in jail."

• • •

SIS: Oh, dear! His nose is broken.

Mother: Yes, and he has lost a front tooth.

Dad: Yes, but he didn't drop the ball.

• • •

THREE BOY SCOUTS reporting their good deed for the day: "We helped an old lady across the street."

"Did it take all of you to do that?"

"It sure did," they chorused. Then they explained: "She didn't want to go across!"

• • •

A PEDESTRIAN had fallen into a manhole and called for help.

"Dear me," said a gentleman who happened along. "Have you fallen into that manhole?"

"Not at all," was the reply. "As you seem to be interested, I will say that I just happened to be down here at the time and they built the pavement around me."

• • •

DURING THE NIGHT, two burglars entered the bank. One approached the safe, sat down on the floor, took off his shoes and socks, and started to turn the dial of the safe with his toes.

"Why are you opening it that way?"

"This way we'll drive the fingerprint experts crazy."

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